

DR. ROBERT A. KUZNER, JR.
2206 BUCKNELL TERRACE
SILVER SPRING, MD. 20902

DR. ROBERT A. KUZNER, SR.
1600 DALE DR., WOODSIDE PARK
SILVER SPRING, MD. 20910

&

THE HONORABLE GERALDINE C. KUZNER
1600 DALE DR., WOODSIDE PARK
SILVER SPRING, MD. 20910

PLAINTIFFS:

COMPLAINT NO. DKC-14-CV-

MAB 74
14 CV 2699

UNITED STATES FOCAL POINTS FOR THE PLAINTIFFS:

UNITED STATES SECURITIES & EXCHANGE COMMISSION'S
ENFORCEMENT DIVISION(Classified)

UNITED STATES FEDERAL BUREAU OF INVESTIGATION(Classified)

UNITED STATES OFFICE OF THE ATTORNEY GENERAL
FOR U.S. FEDERAL CRIMINAL PROSECUTION(Classified)

UNITED STATES DEPARTMENT OF JUSTICE/REPRESENTATIVES(Classified)

VS.

ONE WEST BANK JOSEPH OTTING
888 EAST WALNUT STREET
PASADENA, CA. 91101

ONE WEST BANK STEVEN MNUCHICH
888 EAST WALNUT STREET
PASADENA, CA. 91101

McCABE, WEISBERG & CONWAY, LLC TERRANCE McCABE
123 SOUTH BROAD STREET, PHILADELPHIA, PA. 19109

ASSURANT FIELD ASSET SERVICES DONALD NEVILLE
101 WEST LOUIS HENNA BLVD., AUSTIN, TEXAS 78728

ARBOR PROPERTIES(BOGUS FRONT FOR ONE WEST BANK)
ONE WEST BANK REFUSAL TO PROVIDE ITS ADDRESS

UNITED STATES POSTAL SERVICE VERNON ROBERTSON
11431 AMHERST AVE., WHEATON, MD. 20902

DEFENDANTS:

COMPLAINT

THE PLAINTIFFS, IN CONJUNCTION WITH (1) THE UNITED STATES FEDERAL BUREAU OF INVESTIGATION FOR (a) THE STATE OF CALIFORNIA, (b) THE STATE OF TEXAS, (c) THE STATE OF PENNSYLVANIA AND (d) THE STATE OF MARYLAND, (2) THE UNITED STATES FEDERAL BUREAU OF INVESTIGATION'S FEDERAL PROTECTIVE ORDER FOR THE PLAINTIFFS (CLASSIFIED), (3) THE UNITED STATES SECURITIES & EXCHANGE COMMISSION'S ENFORCEMENT DIVISION (CLASSIFIED), (4) THE UNITED STATES DEPARTMENT OF JUSTICE/REPRESENTATIVES (CLASSIFIED), (5) UNITED STATES OFFICE OF THE ATTORNEY GENERAL (FOR U.S. FEDERAL CRIMINAL PROSECUTION/CLASSIFIED) AND (6) ETC., HEREBY FILE SUIT AGAINST THE DEFENDANTS, (1) ONE WEST BANK, FSB JOSEPH OTTING, (2) ONE WEST BANK, FSB STEVEN MNUCHICI, (3) McCABE, WEISBERG & CONWAY, LLC TERRANCE McCABE FOR ONE WEST BANK, FSB, (4) ASSURANT FIELD ASSET SERVICES DONALD COOPER FOR ONE WEST BANK, FSB, (5) ARBOR PROPERTIES FOR ONE WEST BANK, FSB AND (6) UNITED STATES POSTAL SERVICE VERNON ROBERTSON, AND IN SUPPORT THEREOF AS SET:

PARTIES

1. DR. ROBERT A. KUZNER, JR., AS THE SOLE OWNER OF 2206 BUCKNELL TERRACE, SILVER SPRING, MD. 20902 WHO HAS RESIDED AT THIS ADDRESS FOR THIRTY-FIVE YEARS OR SINCE 1979, HAD ATTORNEY ANDREW FITZGERALD REFINANCE THE DEED OF TRUST WITH THE NOTE, EXHIBIT I, STATING THE MONTHLY MORTGAGE PAYMENTS TO BE AND ONLY TO BE \$680.74 WHO FILED THE REFINANCED DEED OF TRUST & ITS NOTE ON JULY 24, 1995 WITH THE CIRCUIT COURT OF MARYLAND FOR MONTGOMERY COUNTY. THE REFINANCED DEED OF TRUST CITED THE SOLE BORROWER AS DR. ROBERT A. KUZNER, JR. OF 2206 BUCKNELL TERRACE, SILVER SPRING, MD. 20902 WITH THE SOLE LENDER AS FIRST SAVINGS MORTGAGE CORPORATION, A VIRGINIA CORPORATION AT 1945 OLD GALLOWES ROAD, VIENNA, VA.

ON JANUARY 13, 1999, STANDARD MORTGAGE CORPORATION OF GEORGIA, A GEORGIA CORPORATION PURCHASED DR. ROBERT A. KUZNER, JR.'S ASSIGNMENT OF MORTGAGE FROM FIRST SAVINGS MORTGAGE CORPORATION, A VIRGINIA CORPORATION. STANDARD MORTGAGE CORPORATION OF GEORGIA, A GEORGIA CORPORATION ASSIGNED THEIR LOAN NO. 3000757686 WHICH DR. ROBERT A. KUZNER, SR., WITHOUT ANY LEGAL INVOLVEMENT WITH THE REFINANCED DEED OF TRUST & ITS NOTE, AUTHORIZED STANDARD MORTGAGE CORPORATION OF GEORGIA TO RECEIVE ELECTRONIC MONTHLY MORTGAGE PAYMENT TRANSFERS IN THE AMOUNT & ONLY THE AMOUNT OF \$680.74 FROM HIS CHECKING ACCOUNT.

ON NOVEMBER 8, 2003, INDYMAC BANK, FSB (NOT TO BE CONFUSED LATER WITH INDYMAC "FEDERAL" BANK, FSB WITH THE FEDERAL DEPOSIT INSURANCE CORPORATION WAS THE HOLDER OF DEED AS THE RECEIVER FOR INDYMAC "FEDERAL" BANK, FSB, SUCCESSOR TO INDYMAC BANK, FSB/HOLDER OF THE DEED FROM JULY 11, 2008 TO JUNE 18, 2010 WHEN ONE WEST BANK, FSB PURCHASED A NON-EXISTING ASSIGNMENT OF MORTGAGE FROM THE FEDERAL DEPOSIT INSURANCE CORPORATION WITH FILING THE NON-EXISTING ASSIGNMENT OF MORTGAGE ON JULY 14, 2010 WITH THE CIRCUIT COURT OF MARYLAND FOR MONTGOMERY COUNTY) WITHOUT THE KNOWLEDGE OF KNOWING INDYMAC BANK, FSB PURCHASED THE ASSIGNMENT OF THE MORTGAGE FROM STANDARD MORTGAGE CORPORATION OF MORTGAGE & WITHOUT AUTHORIZATION FROM DR. ROBERT A. KUZNER, SR. USED ILLEGALLY AND CRIMINALLY STANDARD MORTGAGE CORPORATION OF GEORGIA'S LOAN NO. 3000757686 TO CRIMINALLY & ILLEGALLY RECEIVE UNAUTHORIZED ELECTRONIC MONTHLY MORTGAGE PAYMENT TRANSFERS OF \$680.74.

ON JULY 11, 2008, THE FEDERAL DEPOSIT INSURANCE CORPORATION PERMANENTLY CLOSED INDYMAC BANK, FSB.

ON JULY 11, 2008, THE FEDERAL DEPOSIT INSURANCE CORPORATION AS THE RECEIVER FOR INDYMAC "FEDERAL" BANK, FSB (AS A "NEWLY" CHARTERED BANKING INSTITUTION), SUCCESSOR TO INDYMAC BANK, FSB WAS (THE FEDERAL DEPOSIT INSURANCE CORPORATION)

PARTIES(CONTINUED)

THE HOLDER OF THE DEED OF TRUST & ITS NOTE FROM JULY 11, 2008 TO JUNE 18, 2010. EXHIBIT II, PAGE 2 OF 3, STATES, "THE FEDERAL DEPOSIT INSURANCE CORPORATION AS RECEIVER FOR INDYMAC "FEDERAL" BANK, FSB, SUCCESSOR TO INDYMAC BANK, FSB AND AS HOLDER OF SAID DEED EXECUTED THE ASSIGNMENT BY BRYAN BLY OF THE FEDERAL DEPOSIT INSURANCE CORPORATION ON JUNE 18, 2010 PREPARED BY JESSICA FREIWELL/NIC, 2100 19 NORTH, PALM HARBOR, FL. 34683(800)346-9152(WHOM THE FEDERAL DEPOSIT INSURANCE CORPORATION USED STANDARD MORTGAGE CORPORATION OF GEORGIA'S UNAUTHORIZED LOAN NO. 3000757686 THAT THE PLAINTIFFS WITHOUT THE KNOWLEDGE OF KNOWING INDYMAC BANK, FSB PURCHASED THE ASSIGNMENT OF THE MORTGAGE FROM STANDARD MORTGAGE CORPORATION OF GEORGIA AND WITHOUT THE AUTHORIZATION BY INDYMAC BANK, FSB TO RECEIVE ELECTRONIC MONTHLY MORTGAGE PAYMENT TRANSFERS OF \$680.74, INDYMAC BANK, FSB ILLEGALLY & CRIMINALLY USED STANDARD MORTGAGE CORPORATION OF GEORGIA'S LOAN NO. 3000757686 TO RECEIVE ILLEGAL & CRIMINAL ELECTRONIC MONTHLY MORTGAGE PAYMENT TRANSFERS OF \$680.74 WHO HAD THE LEGAL RESPONSIBILITY TO ASSIGN THEIR OWN LOAN NUMBER WITH PLAINTIFFS' AUTHORIZATION BY GERALDINE C. KUZNER AS HER HUSBAND, DR. ROBERT A. KUZNER, SR., DIED ON JULY 2, 2002.

EXHIBIT II, PAGE 1 OF 2, STATES, "ON JUNE 18, 2010 ONE WEST BANK, FSB PURCHASED THE NON-EXISTING ASSIGNMENT OF MORTGAGE BALANCE WITH A CREDIT BALANCE OF \$260.41 AS OF JUNE 2, 2010 FROM ONE WEST BANK, FSB DEFENDANT STEVEN MNUCHICHI AND DEFENDANT JOSEPH OTTING OF THEIR EMBEZZLEMENT BY USING LOAN NO. 3000757686 IN BANKING FRAUD TO ENTER PLAINTIFF GERALDINE C. KUZNER'S UNAUTHORIZED CHECKING ACCOUNT AND CRIMINALLY/ILLEGALLY EXCEEDING THE NOTE'S AUTHORIZATION AMOUNT & ONLY THE AMOUNT OF \$680.74 FOR THE FOLLOWING EMBEZZLEMENTS:

(1) DEC. 2009 FOR \$680.74, (2) JAN. 2010 FOR \$680.74, (3) FEB. 2010 FOR \$1,081.24, (4) MAR. 2010 FOR \$1,081.24, (5) APR. 2010 FOR \$1,380.24, (6) MAY 2010 FOR \$1,380.10 AND (7) JUN. 2010 FOR \$1,380.10 WHICH IN ACCORDANCE WITH THE REFINANCED DEED OF TRUST(NOT EXECUTED AS STATED BY ONE WEST BANK FSB BY DR. ROBERT A. KUZNER, JR., BUT BY ATTORNEY ANDREW FITZGERALD FILING THE DEED OF TRUST ON JULY 24, 1995 WITH THE CIRCUIT COURT OF MARYLAND FOR MONTGOMERY COUNTY) AND ITS NOTE PROVIDES THAT THE NOTE HOLDER, DR. ROBERT A. KUZNER, JR., CHOOSES TO MAKE THIS REFUND(EMBEZZLEMENT OF THE AFOREMENTIONED TOTAL EMBEZZLEMENTS) BY REDUCING THE PRINCIPLE THAT DR. ROBERT A. KUZNER, JR. OWES UNDER THIS NOTE THAT REDUCES THE PRINCIPLE TO BY TREATED AS A PARTIAL PREPAYMENT OR ACTUALLY A COMPLETE PREPAYMENT OF THE ASSIGNMENT OF MORTGAGE WITH A CREDIT BALANCE OF \$260.41 AS OF JUNE 2, 2010 OR SIXTEEN(16) DAYS PRIOR TO ONE WEST BANK, FSB DEFENDANT STEVEN MNUCHICHI & DEFENDANT JOSEPH OTTING PURCHASING A NON-EXISTING ASSIGNMENT OF MORTGAGE FROM THE FEDERAL DEPOSIT INSURANCE CORPORATION ON JUNE 18, 2010 AS STATED IN EXHIBIT, PAGE 1 OF 3 OF ONE WEST BANK, FSB PURCHASE OF A NON-EXISTING ASSIGNMENT OF MORTGAGE FILED WITH THE CIRCUIT COURT OF MARYLAND FOR MONTGOMERY COUNTY ON JULY 14, 2010!

2. PLAINTIFF GERALDINE C. KUZNER OF 1600 DALE DRIVE, WOODSIDE PARK, SILVER SPRING, MD. 20910 AS WELL AS HER DECEASED HUSBAND, DR. ROBERT A. KUZNER, SR. HAVE NONE WHATSOEVER ANY LEGAL INVOLVEMENT WITH THE REFINANCED DEED OF TRUST AND THE REVISED NOTE WHICH DOES NOT HAVE THEIR NAMES AND ADDRESSES ON THE REFINANCED DEED OF TRUST & ITS NOTE EXECUTED BY ATTORNEY ANDREW FITZGERALD ON JULY 24, 1995 WHO UPON THEIR AUTHORIZATION ALLOWED ELECTRONIC MONTHLY MORTGAGE PAYMENT TRANSFERS IN THE AMOUNT & ONLY THAT AMOUNT OF \$680.74 WHICH WERE NEVER LEGALLY AUTHORIZED FOR THE FEDERAL DEPOSIT INSURANCE CORPORATION AS RECEIVER FOR INDYMAC "FEDERAL" BANK, FSB, SUCCESSOR TO INDYMAC BANK, FSB. ONE WEST BANK, FSB DEFENDANT STEVEN MNUCHICHI & DEFENDANT JOSEPH OTTING THROUGH THEIR ATTORNEY PRODUCED A FRAUDULENT, FALSIFIED AND FORGED AUTHORIZATION WITH PLAINTIFF GERALDINE C. KUZNER'S FORGED SIGNATURE THTRANSPOSING HER SIGNATURE FROM A NONE RELATED SIGNATURE FROM A DIRECT CHECK PAYMENT TO FDIC

AS RECEIVER FOR INDYMAC FEDERAL BANK, FSB, SUCCESSOR TO INDYMAC BANK, FSB(PERMANENTLY CLOSED ON JULY 11, 2008 BY FDIC. EXHIBIT II ARE THREE PAGES FILED AS NOTED ON THE BOTTOM PAGES WITH THE NAME OF THE CIRCUIT COURT OF MARYLAND FOR MONTGOMERY COUNTY ON JULY 14, 2010 OR FORTY-TWO(42) DAYS AFTER THE ASSIGNMENT OF THE MORTGAGE WITH THE HOLDER OF THE DEED, FDIC'S ASSIGNMENT OF THE MORTGAGE WAS PAID OFF ON JUNE 2, 2010 IN ACCORDANCE WITH THE TERMS OF THE DEED OF TRUST'S NOTE LEGAL COMPLIANCE BY LAW!

4. DEFENDANTS, (1) ONE WEST BANK, FSB STEVEN MNUCHICI AND (2) ONE WEST BANK, FSB JOSEPH OTTING, HAVE USED THE STATES OF (1) CALIFORNIA, (2) TEXAS, (3) PENNSYLVANIA AND (4) MARYLAND FOR INTERSTATE BANKING FRAUD AND INTERSTATE BANKING EXTORTION AS REFLECTED IN EXHIBIT III IN THE AMOUNT OF \$39,888.91 THAT NEVER CITES DEFENDANT ONE WEST BANK, FSB OR STEVEN MNUCHICI AND DEFENDANT ONE WEST BANK, FSB JOSEPH OTTING, BUT ONLY REFERENCES THEIR ILLEGAL & CRIMINAL LOAN NO. 3000757686 WHICH IS THE LEGAL LOAN NO. 3000757686 ASSIGNED BY STANDARD MORTGAGE CORPORATION OF GEORGIA WHO PURCHASED THE ASSIGNMENT OF MORTGAGE FROM FIRST SAVINGS MORTGAGE CORPORATION ON JANUARY 13, 1999. THE FEDERAL DEPOSIT INSURANCE CORPORATION ON JULY 11, 2008 AS THE RECEIVER FOR INDYMAC FEDERAL BANK, FSB(AS A NEWLY CHARTERED BANKING INSTITUTION), SUCCESSOR TO INDYMAC BANK, FSB(CLOSED PERMANENTLY BY THE FEDERAL DEPOSIT INSURANCE CORPORATION ON JULY 11, 2008) ERRORED IN USING INDYMAC BANK, FSB ILLEGAL AND CRIMINAL USAGE OF LOAN NO. 3000757686 FROM STANDARD MORTGAGE CORPORATION OF GEORGIA WHO ONE WEST BANK, FSB DEFENDANT STEVEN MNUCHICI & DEFENDANT ONE WEST BANK, FSB JOSEPH OTTING ILLEGALLY AND CRIMINALLY USED LOAN NO. 3000757686 WHO HAD THE LEGAL REQUIREMENT TO ASSIGN A NEW LOAN NUMBER TO THEIR PURCHASE OF A NON-EXISTING ASSIGNMENT OF MORTGAGE AS OF JUNE 2, 2010 FROM THE FEDERAL DEPOSIT INSURANCE CORPORATION AS THE RECEIVER FOR INDYMAC FEDERAL BANK, FSB, A SUCCESSOR TO INDYMAC BANK, FSB.

ON MARCH 19, 2009 DEFENDANTS, (1) ONE WEST BANK, FSB STEVEN MNUCHICI & (2) ONE WEST BANK, FSB JOSEPH OTTING AS A "NEWLY-FORMED" AND "PRIVATELY-HELD THRIFT HOLDING COMPANY" PURCHASED FROM THE FEDERAL DEPOSIT INSURANCE CORPORATION AS RECEIVER FOR INDYMAC FEDERAL BANK, FSB, SUCCESSOR TO INDYMAC BANK, FSB DR. ROBERT A. KUZNER, JR.'S NON-EXISTING ASSIGNMENT OF MORTGAGE WITH A CREDIT BALANCE OF \$260.41(AS OF JUNE 2, 2010) ON JUNE 18, 2010 AND ERRONEOUSLY FILED THEIR NON-EXISTING ASSIGNMENT OF MORTGAGE ON JULY 14, 2010 WITH THE CIRCUIT COURT OF MARYLAND FOR MONTGOMERY COUNTY CITING THEIR ILLEGAL AND CRIMINAL LOAN NO. 3000757686 THAT IS THE OLD AND NON-EXISTING STANDARD MORTGAGE CORPORATION OF GEORGIA'S LOAN NO. 3000757686 ASSIGNED BY THEM ON THEIR JANUARY 13, 1999 UPON THEIR PURCHASE OF THE ASSIGNMENT OF MORTGAGE FROM FIRST SAVINGS MORTGAGE CORPORATION WHO HAD ASSIGNED A DIFFERENT LOAN NUMBER.

ON OCTOBER 29, 2012 DEFENDANT ONE WEST BANK, FSB MNUCHICI & DEFENDANT ONE WEST BANK, FSB JOSEPH OTTING WHO CANNOT UNDER ANY LEGAL CIRCUMSTANCES PURCHASE DR. ROBERT A. KUZNER, JR.'S NON-EXISTING ASSIGNMENT OF MORTGAGE WITH A CREDIT BALANCE OF \$260.41(AS OF JUNE 2, 2010) ON JUNE 18, 2010 FROM THE FEDERAL DEPOSIT INSURANCE CORP. AS THE RECEIVER OF INDYMAC FEDERAL BANK, FSB, SUCCESSOR TO INDYMAC BANK, FSB. EXHIBIT IV IS DEFENDANTS ONE WEST BANK, FSB STEVEN MNUCHICI & JOSEPH OTTING STATING OVER TWO AND A HALF YEARS AFTER THEIR ILLEGAL & CRIMINAL FAILURE TO PURCHASE A NON-EXISTING ASSIGNMENT OF MORTGAGE HAVE DETAILED THEIR EXTORTION CONSPIRACY PLOT(AS I ASSUME THEY DO WITH THEIR OTHER VICTIMS) ESTABLISHING FRAUDULENT, FALSIFIED & FORGED ESCROW ACCOUNT SCAMS THAT CREATED THEIR EXTORTION SCAMS CREATING A NON-EXISTING EXTORTION AMOUNT IN EXHIBIT III OF \$39,888.91 THAT EXHIBIT IV DETAILS THEIR FRAUDULENT, FALSIFIED & FORGED CREATION FOR ERRONEOUS NON-EXISTING ILLEGAL & CRIMINAL CONTRIVED BOGUS ESCROW ACCOUNTS.

DEFENDANTS ONE WEST BANK, FSB, STEVEN MNUCHICI/JOSEPH OTTING, FRAUDULENTLY

FALSIFIED AND FORGED THE SIGNATURE OF PLAINTIFF GERALDINE C. KUZNER ON A STATEMENT AUTHORIZING ONE WEST BANK, FSB DEFENDANTS, STEVEN MNUCHICHI & JOSEPH OTTING, ACCESS TO HER CHECKING ACCOUNT THAT IS IN CONTRADICTION TO ONE WEST BANK, FSB DEFENDANTS, STEVEN MNUCHICHI & JOSEPH OTTING, ILLEGALLY & CRIMINALLY USING STANDARD MORTGAGE CORP. OF GEORGIA'S LOAN NO. 3000757686 TO ILLEGALLY & CRIMINALLY EMBEZZLING MONIES FROM PLAINTIFF THE HONORABLE GERALDINE C. KUZNER'S CHECKING ACCOUNT WITHOUT HER KNOWLEDGE AND WITHOUT HER LEGAL AUTHORIZATION WITHOUT HAVING PURCHASED THE ASSIGNMENT OF MORTGAGE UNTIL AFTER THE ASSIGNMENT OF MORTGAGE WAS LEGALLY PAID OFF PER TERMS OF THE NOTE & DEED OF TRUST, BOTH DTD JULY 24, 1995 THAT OCCURRED ON JUNE 2, 2010 AFTER ONE WEST BANK, FSB DEFENDANTS, STEVEN MNUCHICHI & JOSEPH OTTING, THEREAFTER CANNOT PURCHASE A NON-EXISTING ASSIGNMENT OF MORTGAGE FROM INDYMAC "FEDERAL" BANK, FSB.

5. DEFENDANT McCABE, WEISBERG & CONWAY, LLC TERRANCE McCABE STATES IN EXHIBIT I (1) A FRAUDULENT, FALSIFIED & FORGED LOAN NO. 3000757686 THAT WAS LEGALLY & SOLELY TO STANDARD MORTGAGE CORP. OF GEORGIA'S SOLELY & LEGALLY AUTHORIZED LOAN NO. 3000757686 TO SOLELY & LEGALLY TO ACCESS DR. ROBERT A. KUZNER, SR.'S CHECKING ACCOUNT FOR THE AUTHORIZED AMOUNT PER NOTE OF \$680.74 FOR AN ELECTRONIC BANKING TRANSFER OF MONTHLY MORTGAGE PAYMENTS OF \$680.74 ONLY TO STANDARD MORTGAGE CORP. OF GEORGIA WHICH EACH TIME THE ASSIGNMENT OF MORTGAGE IS PURCHASED BY A NEW MORTGAGE COMPANY THERE IS A NEW LOAN NUMBER WHICH REQUIRES A NEW AUTHORIZATION BY PLAINTIFF DR. ROBERT A. KUZNER, SR.'S CHECKING ACCOUNT AUTHORIZING THE AUTOMATIC ELECTRONIC BANKING MONTHLY MORTGAGE PAYMENT TRANSFER TO THE NEW PURCHASER OF THE ASSIGNMENT OF MORTGAGE. WHY DID ONE WEST BANK, FSB DEFENDANTS, STEVEN MNUCHICHI & JOSEPH OTTING NOT USE A NEW LOAN NUMBER, BECAUSE THEY HAD NOT PURCHASED THE ASSIGNMENT OF MORTGAGE RESULTING IN ONE WEST BANK, FSB DEFENDANTS, STEVEN MNUCHICHI & JOSEPH OTTING ILLEGALLY & CRIMINALLY USING STANDARD MORTGAGE CORP. OF GEORGIA'S LOAN NO. 3000757686 TO ILLEGALLY & CRIMINAL ACCESS PLAINTIFF GERALDINE C. KUZNER'S CHECKING ACCOUNT FOR ONE WEST BANK, FSB DEFENDANTS, STEVEN MNUCHICHI & JOSEPH OTTING, RESULTING THE THE EMBEZZLEMENTS OF MONIES FROM PLAINTIFF THE HONORABLE GERALDINE C. KUZNER'S CHECKING ACCOUNT IN FURTHER VIOLATION OF THE TERMS OF THE DEED OF TRUST & NOTE EXCEEDING THE AUTHORIZED AMOUNT OF MONTHLY MORTGAGE PAYMENTS PER NOTE OF \$680.74, (2) THE NAMES OF PLAINTIFFS, (1) DR. ROBERT A. KUZNER, SR. WHO DIED ON JULY 2, 2002 AND (2) GERALDINE C. KUZNER WHO (a) IS NOT A & NEVER HAS BEEN ANY PERSONAL REPRESENTATIVE FOR THE ESTATE OF DR. ROBERT A. KUZNER, SR. AND (b) HAS NONE WHATSOEVER ANY LEGAL INVOLVEMENT WITH ANY DEED OF TRUST(S) AND NOTE(S) OTHER THAN ONE WEST BANK, FSB DEFENDANTS, STEVEN MNUCHICHI & JOSEPH OTTING, EMBEZZLING MONIES FROM HER CHECKING ACCOUNT TO THEIR CRIMINAL & ILLEGAL ACCESS TO HER CHECKING ACCOUNT BY USING STANDARD MORTGAGE CORP. OF GEORGIA'S LOAN NO. 3000757686 THAT IS THE SOLE & LEGAL LOAN NO. 3000757686 FOR STANDARD MORTGAGE CORP. OF GEORGIA, (3) THE ESCROW ADVANCES IN THE AMOUNT OF \$20,430.96 ARE NOT PROVIDED AND/OR MENTIONED IN THE REFINANCED DEED OF TRUST AND NOTE, BOTH DTD JULY 24, 1995 THAT DO NOT PROVIDE ANY LEGAL PROVISIONS WHATSOEVER FOR ANY ESCROW ACCOUNTS THAT DOES NOT SPECIFY WHAT THE ESCROW ACCOUNTS ARE IN REFERENCE TO WHAT AS (a) FOR EXAMPLE UNDER MARYLAND STATE CONDOMINIUM LAW THE HOMEOWNER'S HOME INSURANCE IS TO BE PAID BY THE CONDOMINIUM ASSOCIATION FINANCED BY MONTHLY CONDOMINIUM FEES(ONE WEST BANK, FSB DEFENDANTS, STEVEN MNUCHICHI & JOSEPH OTTING, HAVE NONE WHATSOEVER ANY EQUITY OF PLAINTIFF DR. ROBERT A. KUZNER, JR.'S HOME AT 2206 BUCKNELL TER., SILVER SPRING, MD. 20902 AS THERE IS NO EXISTING ASSIGNMENT OF MORTGAGE TO PURCHASE FROM THE FEDERAL DEPOSIT INSURANCE CORPORATION FROM INDYMAC "FEDERAL" BANK, FSB AS THERE IS A NON-EXISTING ASSIGNMENT OF MORTGAGE TO PURCHASE FROM INDYMAC "FEDERAL" BANK, FSB AS THE ASSIGNMENT OF MORTGAGE WAS PAID OFF ON JUNE 2, 2010 AND ONE WEST BANK, FSB DEFENDANTS, STEVEN MNUCHICHI & JOSEPH OTTING, FILED A NON-EXISTING ASSIGNMENT OF MORTGAGE ON JULY 14, 2010 WITH THE CLERK OF THE CIRCUIT COURT OF MARYLAND FORMONTGOMERY COUNTY AND ALSO AN ILLEGAL & CRIMINAL FILING WITH THE COURT AND (b) UNDER

THE STATE OF MARYLAND HOMEOWNERS' PROPERTY TAX CREDIT, WHEN POSTED WITH THE MONTGOMERY COUNTY FINANCE OFFICE DR. ROBERT A. KUZNER, JR. PAYS THE BALANCE OF PROPERTY TAXES TO MONTGOMERY COUNTY FINANCE OFFICE WHO HAS NEVER EVER INCURRED ANY DELINQUENT PENALTY CHARGES, (4) OTHER FEES WITHOUT THE DISCLOSURE OF WHAT OTHER FEES ARE IN THE AMOUNT OF \$17,840.48 AS REPEATED AS BEFORE ONE WEST BANK, FSB DEFENDANTS, STEVEN MNUCHICHI & JOSEPH OTTING, CANNOT PURCHASE A NON-EXISTING ASSIGNMENT OF MORTGAGE FROM INDYMAC "FEDERAL" BANK, FSB ON JULY 14, 2010 AS THE ASSIGNMENT OF MORTGAGE WAS PAID OFF ON JUNE 2, 2010 AND (5) YOU(WHO IS YOU) HAVE BREACHED THE TERMS OF YOUR NOTE(WHOSE NOTE) AND DEED OF TRUST(WITHOUT DATING THE REFINANCED DEED OF TRUST, BOTH DATED JULY 24, 1995 WHICH THE ASSIGNMENT OF MORTGAGE WITH INDYMAC "FEDERAL" BANK, FSB WAS LEGALLY PAID OFF FROM ONE WEST BANK, FSB DEFENDANTS, STEVEN MNUCHICHI & JOSEPH OTTING, EXCESS MONTHLY EMBEZZLEMENTS OVER THE NOTE FOR MONTHLY MORTGAGE PAYMENTS TO BE AND ONLY TO BE \$680.74 IN LEGAL COMPLIANCE WITH THE TERMS OF THE NOTE AS PARTIAL PREPAYMENTS THAT PAID OFF THE PRINCIPLE OF THE ASSIGNMENT OF MORTGAGE WITH AN OVERPAYMENT(CREDIT) OF \$260.41 PAYABLE BY ONE WEST BANK, FSB DEFENDANTS, STEVEN MNUCHICHI & JOSEPH OTTING, TO PLAINTIFF THE HONORABLE GERALDINE C. KUZNER'S WHO ILLEGALLY & CRIMINALLY EMBEZZLED MONIES FROM HER CHECKING ACCOUNT.

6. DEFENDANT ASSURANT FIELD ASSET SERVICES ROBERT COOPER WHO STATED THEY WERE EMPLOYED BY ONE WEST BANK, FSB DEFENDANTS, STEVEN MNUCHICHI & JOSEPH OTTING, AND WHO STATED THEIR ACTIONS WERE IN ACCORDANCE WITH WHAT ONE WEST BANK, FSB DEFENDANTS, STEVEN MNUCHICHI & JOSEPH OTTING, PER THEIR ILLEGAL & CRIMINAL INSTRUCTIONS WHICH ASSURANT FIELD ASSET SERVICES IS LOCATED IN AUSTIN, TEXAS AND PLAINTIFF DR. ROBERT A. KUZNER'S HOME IS LOCATED IN SILVER SPRING, MD. 20902 WHICH QUESTIONS WHY ONE WEST BANK, FSB DEFENDANTS, MNUCHICHI & JOSEPH OTTING, LOCATED IN PASADENA, CALIFORNIA WOULD HIRE DEFENDANT ASSURANT FIELD ASSET SERVICES IN AUSTIN, TEXAS AND HIRE DEFENDANT McCABE, WEISBERG & CONWAY, LLC TERRANCE McCABE LOCATED IN PHILADELPHIA, PENNSYLVANIA AS AN INTERSTATE PREMEDITATED, ORCHESTRATED & COORDINATED CONSPIRACY PLOT BY ONE WEST BANK, FSB DEFENDANTS, STEVEN MNUCHICHI & JOSEPH OTTING, IN UNITED STATES FEDERAL CRIMINAL CONSPIRACY PLOT TO CONCEAL THEIR BANKING FRAUD, EXTORTION TACTICS AS PORTRAYED IN EXHIBIT I WITH EXTORTION OF ASSIGNMENT OF MORTGAGES WITH A VERY LOW PRINCIPLE PAYOFF TO FRAUDULENTLY FALSIFY AND FORGED PAYMENT TO CURE DEFAULT IN THIS CASE AN AMOUNT OF \$39,888.91 THAT ONE WEST BANK, FSB DEFENDANTS, STEVEN MNUCHICHI & JOSEPH OTTING, WHO CANNOT PURCHASE DR. ROBERT A. KUZNER, JR.'S NON-EXISTING ASSIGNMENT OF MORTGAGE FROM INDYMAC "FEDERAL" BANK, FSB WHO ONE WEST BANK, FSB DEFENDANTS, STEVEN MNUCHICHI & JOSEPH OTTING, PURCHASE ONE AT A TIME ASSIGNMENT OF MORTGAGES FROM INDYMAC "FEDERAL" BANK, FSB. EXHIBIT II ARE COPIES OF DEFENDANT ASSURANT FIELD ASSET SERVICES ROBERT COOPER'S NOTICES POSTED ON PLAINTIFF DR. ROBERT A. KUZNER, JR.'S FRONT DOOR AT 2206 BUCKNELL TER., SILVER SPRING, MD. 20902 AS (1) "IMPORTANT NOTICE ABOUT EVICTION A PERSON(IDENTIFIED AS ONE WEST BANK, FSB DEFENDANTS, STEVEN MNUCHICHI & JOSEPH OTTING) WHO CLAIMS THE RIGHT TO POSSESS THIS PROPERTY THIS PROPERTY(OWNED BY PLAINTIFF DR. ROBERT A. KUZNER, JR. OF 2206 BUCKNELL TER., SILVER SPRING, MD. 20902 WITH THE PRINCIPLE MORTGAGE PAID OFF ON JUNE 2, 2010) BELIEVES THAT THIS PROPERTY IS ABANDONED. IF YOU ARE CURRENTLY RESIDING IN THIS PROPERTY, YOU MUST IMMEDIATELY CONTACT DEFENDANT ASSURANT FIELD ASSET SERVICES AT 518-589-8429 DATED 03/20/14. IF YOU DO NOT CONTACT THE PERSON LISTED(THERE IS NO PERSON LISTED) ABOVE WITHIN 15 DAYS AFTER THE DATE OF THIS NOTICE, THE PERSON(IDENTIFIED AS ONE WEST BANK, FSB DEFENDANTS, STEVEN MNUCHICHI & JOSEPH OTTING) CLAIMING POSSESSION MAY CONSIDER THE PROPERTY ABANDONED AND SEEK TO SECURE THE PROPERTY(OWNED 100% BY PLAINTIFF DR. ROBERT A. KUZNER, JR. OF 2206 BUCKNELL TER., SILVER SPRING, MD. 20902) INCLUDING CHANGING THE LOCKS WITHOUT A COURT ORDER(WHICH ONE WEST BANK, FSB DEFENDANTS, STEVEN MNUCHICHI & JOSEPH OTTING, IN UNITED STATES FEDERAL CRIMINAL VIOLATION OF PLAINTIFF DR. ROBERT A. KUZNER, JR.'S FOURTH AMENDMENT TO THE UNITED STATES CONSTITUTIONAL RIGHT THAT STATES:

"THE RIGHT OF THE PEOPLE TO BE SECURE IN THEIR PERSONS, HOUSES, PAPERS, AND EFFECTS, AGAINST UNREASONABLE SEARCHES & SEIZURES, SHALL NOT BE VIOLATED, AND NO WARRANTS SHALL BE ISSUED, BUT UPON PROBABLE CAUSE, SUPPORTED BY OATH OR AFFIRMATION, AND PARTICULARLY DESCRIBING THE PLACE TO BE SEARCHED, AND THE PERSONS OR THINGS TO BE SEIZED".

UNDER THE UNITED STATES FEDERAL CRIMINAL JURISDICTION OF THE UNITED STATES FEDERAL GOVERNMENT, ALL DEFENDANTS HAVE NO IMMUNITY AS DEFENDANT ONE WEST BANK, FSB DEFENDANTS, STEVEN MNUCHICHI & JOSEPH OTTING, OF PASADENA, CALIFORNIA, WHO HAS ORCHESTRATED THIS PREMEDITATED, ORCHESTRATED AND COORDINATED UNITED STATES FEDERAL CRIMINAL CONSPIRACY PLOT CONCEALED THEIR UNITED STATES FEDERAL CRIMINAL CONSPIRACY PLOTS OF THEIR BANKING FRAUD TACTICS UNDER THE UNITED STATES SECURITIES & EXCHANGE COMMISSION'S ENFORCEMENT DIVISION FOR THE STATES OF CALIFORNIA, TEXAS, PENNSYLVANIA AND MARYLAND, IN CONJUNCTION WITH THE UNITED STATES FEDERAL BUREAU OF INVESTIGATION'S OFFICE IN CALIFORNIA, TEXAS, PENNSYLVANIA AND MARYLAND THAT ONE WEST BANK, FSB DEFENDANT STEVEN MNUCHICHI & DEFENDANT JOSEPH OTTING IN THEIR UNITED STATES FEDERAL CRIMINAL BANKING FRAUD SCHEMES, SCAMS & TRICKS CAMOUFLAGUED IN THIS CASE FOUR STATES WITHIN THE UNITED STATES FEDERAL CRIMINAL JURISDICTION WITH UNITED STATES FEDERAL CRIMINAL PROSECUTION BY THE OFFICE OF THE UNITED STATES ATTORNEY GENERAL IN THE UNITED STATES DISTRICT COURT FOR THE DISTRICT OF MARYLAND AS IN EXHIBIT II, PAGE 1 OF 5 WHICH HAS NO SIGNATURE OF THE PERSON WHO WROTE IN THE DATE OF 03/20/14 WHICH WAS IDENTIFIED IN NAME ONLY AS ARBOR PROPERTIES THAT HAS NO ADDRESS WITHOUT A DELIBERATE READABLE SIGNATURE WITHOUT A TELEPHONE NUMBER EXCEPT FOR DEFENDANT ASSURANT FIELD ASSET SERVICES TELEPHONE NUMBER, BUT WHAT WAS TWISTED OUT OF DEFENDANT ASSURANT FIELD ASSET SERVICES WAS A CELL PHONE NUMBER WITH A RECORDED MESSAGE TO LEAVE A MESSAGE TO BE RETURNED WHICH DEFENDANT ONE WEST BANK, FSB DEFENDANTS, STEVEN MNUCHICHI & JOSEPH OTTING, WHOSE ONE WEST BANK, FSB SHOULD BE SHUT DOWN BY THE UNITED STATES SECURITIES & EXCHANGE COMMISSION'S ENFORCEMENT DIVISION WHICH THE PLAINTIFFS HAVE BEEN REPRESENTED IN THE PAST, (2) PAGE 2 OF 5 OF EXHIBIT II STATES, "NOTICE" DTD 02/18/14 ADDRESSES DEFENDANT ASSURANT FIELD ASSET SERVICES AS FIELD ASSET SERVICES WITH NO ADDRESS WITH A SCRIBBLED UNIDENTIFIABLE SIGNATURE FROM ERRONEOUS BOGUS CONTRIVED ARBOR PROPERTIES STATING FIELD ASSET SERVICES INSPECTED THE PROPERTY AND FOUND IT TO BE VACANT OR ABANDONED WITH THE MORTGAGE HOLDER (IDENTIFIED BY DEFENDANT ASSURANT FIELD ASSET SERVICES AS ONE WEST BANK, FSB (WHO HAS NEVER EVER BEEN A LEGAL MORTGAGE HOLDER BY DEFENDANTS, STEVEN MNUCHICHI & JOSEPH OTTING, WHO CANNOT PURCHASE A NON-EXISTING ASSIGNMENT OF MORTGAGE FROM INDYMAC "FEDERAL" BANK, FSB WHO DEFENDANT ONE WEST BANK, FSB DEFENDANTS, STEVEN MNUCHICHI JOSEPH OTTING, PURCHASE ONE AT A TIME ASSIGNMENT OF MORTGAGE) HAS THE RIGHT AND DUTY TO PROTECT THIS PROPERTY (OWNED 100% BY PLAINTIFF DR. ROBERT A. KUZNER, JR. OF 2206 BUCKNELL TER., SILVER SPRING, MD. 20902 AND ONE WEST BANK, FSB DEFENDANTS, MNUCHICHI & JOSEPH OTTING, HAVE NONE WHATSOEVER ANY EQUITY IN THIS PROPERTY) WHO FURTHER STATE, "IT IS LIKELY THAT THE MORTGAGE HOLDER (IDENTIFIED AS ONE WEST BANK, FSB DEFENDANTS, STEVEN MNUCHICHI & JOSEPH OTTING, WHO CANNOT PURCHASE A NON-EXISTING ASSIGNMENT OF MORTGAGE) WILL HAVE THIS PROPERTY SECURED AND/OR WINTERIZED A HEATED HOUSE BY POURING ANTI-FREEZE IN ALL FOUR TOILETS COLORED PINK WITH BREAKING INTO THE HOUSE, CHANGING ALL THREE LOCKS ON THE FRONT DOOR LEAVING THE ORIGINAL LOCKS INSIDE ON THE FLOOR OF THE FOYER AND PLACED A LOCKBOX ON THE OUTSIDE FRONT DOOR KNOB THAT PLAINTIFF DR. ROBERT A. KUZNER, JR. CUT THE LOCKBOX OFF THE OUTSIDE FRONT DOOR KNOB. DEFENDANT ONE WEST BANK, FSB DEFENDANTS, STEVEN MNUCHICHI & JOSEPH OTTING, IN CONJUNCTION WITH DEFENDANT ASSURANT FIELD ASSET SERVICES ROBERT COOPER, WHO APPARENTLY ABOVE THE LAW BY BEING IN THE STATES OF CALIFORNIA AND TEXAS WHO BELIEVE BY BEING IN THESE STATES ARE IMMUNE FROM PROSECUTION, BUT ARE CERTAINLY NOT IMMUNE FROM PROSECUTION UNDER THE UNITED STATES FEDERAL CRIMINAL JURISDICTION INVOLVING TWO OR MORE STATES IN THE UNITED STATES OF AMERICA FOR UNITED STATES FEDERAL CRIMINAL PROSECUTION BY THE OFFICE OF THE UNITED STATES ATTORNEY GENERAL

WHO HAS THE UNITED STATES FEDERAL CRIMINAL JURISDICTION OVER ALL DEFENDANTS. IN WHICH THE SECOND PARAGRAPH STATES, "THEREFORE, IF THIS PROPERTY IS NOT VACANT, PLEASE CALL THE NUMBER BELOW IMMEDIATELY AT 518-589-8429". WITH DEFENDANT ONE WEST BANK, FSB DEFENDANT STEVEN MNUCHICHI & JOSEPH OTTING, HAVE CONTRIVED A BOGUS PREMEDITATED, ORCHESTRATED & COORDINATED UNITED STATES FEDERAL CRIMINAL CONSPIRACY PLOT BY PURCHASING VERY LOW PRINCIPLE MORTGAGE BALANCE OF ASSIGNMENT OF MORTGAGES TO CRIMINALLY SABOTAGE AS CONTRIVED BOGUS DEFAULT PAYMENTS BY SETTING UP BOGUS ESCROW ACCOUNTS WHEN THE HOMEOWNER'S INSURANCE IS PAID BY THE MORTGAGEE WHO ALSO PAYS INDEPENDANTLY THE PROPERTY TAXES WHO DEFENDANT ONE WEST BANK, FSB DEFENDANT STEVEN MNUCHICHI & JOSEPH OTTING, PAY THE PROPERTY TAXES BEFORE THE MORTGAGEE CLAIMING LUDICROUSLY THAT THE PROPERTY TAXES ARE SERIOUSLY DELINQUENT CLAIMING THE HOUSE WILL BE SOLD TO PAY THE DELINQUENT PROPERTY TAXES THAT IN REALITY ARE NOT DELINQUENT JUST AS AN ILLEGAL & CRIMINAL JUSTIFICATION TO ESTABLISH A BOGUS ESCROW ACCOUNT TO PAY PROPERTY TAXES AND ANOTHER CONTRIVED ILLEGAL & CRIMINAL CONTRIVED BOGUS ESCROW ACCOUNT TO PAY HOMEOWNER'S INSURANCE WITHOUT ANY INSURANCE POLICY & NO INSPECTION OF THE HOME WITH A CONTRIVED BOGUS ESCROW ACCOUNT FOR HOMEOWNER'S INSURANCE THAT IN REALITY DOES NOT EXIST WITH ONE WEST BANK, FSB DEFENDANTS, STEVEN MNUCHICHI & JOSEPH OTTING, IN WHICH THEIR YEARLY INSURANCE PREMIUM EXCEEDS THE REMAINDER OF THE PRINCIPLE MORTGAGE BALANCE THAT CERTAINLY IS CRIMINAL & ILLEGAL. ONE WEST BANK, FSB DEFENDANTS, STEVEN MNUCHICHI & JOSEPH OTTING, CREATED A DEFAULT IN THE AMOUNT OF \$39,888.41 AGAINST PLAINTIFF DR. ROBERT A. KUZNER, JR. WHO CANNOT LEGALLY PURCHASE A NON-EXISTING ASSIGNMENT OF MORTGAGE WITH THE PRINCIPLE PAID OFF IN FULL. THEREFORE, ONE WEST BANK, FSB DEFENDANTS, STEVEN MNUCHICHI & JOSEPH OTTING, HAVE NONE WHATSOEVER ANY LEGAL INVOLVEMENT AND NO LEGAL EQUITY IN PLAINTIFF DR. ROBERT A. KUZNER, JR.'S HOME WHICH ONE WEST BANK, FSB DEFENDANTS, STEVEN MNUCHICHI & JOSEPH OTTING, CANNOT PURCHASE A NON-EXISTING ASSIGNMENT OF MORTGAGE THAT WAS PREVIOUSLY PAID OFF IN LEGAL COMPLIANCE WITH NOTE HOLDER, DR. ROBERT A. KUZNER, JR. IN ATTEMPTING TO TRACK DOWN ARBOR PROPERTIES, THERE IS NO LISTING FOR ARBOR PROPERTIES WHO ONLY COMMUNICATION IS BY THEIR CELL PHONE THAT STATES TO GIVE YOUR NAME & TELEPHONE NUMBER THAT IS NOT TRACEABLE EXCEPT BY LOCATION OF THE CELL PHONE WHICH DEFENDANT ASSURANT FIELD ASSET SERVICES REFUSES TO GIVE ARBOR PROPERTY MAILING ADDRESS USED TO RECEIVE PAYMENTS FROM DEFENDANT ASSURANT FIELD ASSET SERVICES ROBERT COOPER. THE COMPLETE ANALYSIS OF ALL DEFENDANTS FAILURE TO PROVIDE ANY INFORMATION IS A CLEAR RED FLAG OF COMPLETE UNITED STATES FEDERAL CRIMINAL COMMITTED CRIMES BY ALL DEFENDANTS ENGAGED IN A MUTUAL CONSPIRACY PLOT BY USING AT LEAST FOUR STATES TO DIVIDE THIS OUT OF CONTROL UNITED STATES FEDERAL CRIMINAL COVERUP BETWEEN FOUR DIFFERENT STATES.

UNITED STATES FEDERAL JURISDICTION & VENUES, ETC.

7. THE UNITED STATES FEDERAL SUBJECT-MATTER JURISDICTION FOR THE AFOREMENTIONED DEFENDANTS IS PROPER OVER THIS ACTION PURSUANT TO SECTION 1001 OF TITLE 18 OF THE UNITED STATES CODE TO PROVIDE:

FOR FALSE STATEMENTS AND DOCUMENTS, "WHOEVER, IN ANY MATTER WITHIN THE UNITED STATES FEDERAL JURISDICTION OF ANY DEPARTMENT OR AGENCY OF THE UNITED STATES OF AMERICA INCLUDING, BUT NOT LIMITED TO THE UNITED STATES DISTRICT COURT FOR THE DISTRICT OF MARYLAND, KNOWINGLY AND WILLFULLY FALSIFIES, CONCEALS, AND/OR COVERUPS BY ANY TRICK, SCHEME, AND/OR DEVICE A MATERIAL FACT, AND/OR MAKES ANY FALSE, FICTITIOUS AND/OR FRAUDULENT STATEMENTS AND/OR REPRESENTATIONS, AND/OR MAKES AND/OR USES ANY FALSE WRITING AND/OR DOCUMENT KNOWING THE SAME TO CONTAIN ANY FALSE, FICTITIOUS AND/OR STATEMENT AND/OR ENTRY, SHALL BE FINED NOT MORE THAN \$100,000.00 PER FALSE STATEMENT AND/OR DOCUMENT UNDER THIS TITLE AND/OR IMPRISONED NOT MORE THAN FIVE(5) YEARS".

8. **PERJURY:** THE UNITED STATES FEDERAL SUBJECT-MATTER JURISDICTION FOR THE AFOREMENTIONED DEFENDANTS IS PROPER OVER THIS ACTION PURSUANT TO SECTION 1631 OF TITLE 18 OF THE UNITED STATES CODE TO PROVIDE AS FOLLOWS:

"WHOEVER...HAVING TAKEN AN OATH BEFORE A COMPETENT TRIBUNAL, OFFICER, OR OFFICIAL ENTITY, IN ANY CASE IN WHICH A LAW OF THE UNITED STATES AUTHORIZES AN OATH TO BE ADMINISTERED, THAT HE/SHE WILL AND CONTRARY TO SUCH OATH STATES AND/OR SUBSCRIBE ANY MATTER WHICH HE/SHE DOES NOT BELIEVE TO BE TRUE.....IS GUILTY OF PERJURY AND SHALL BE FINED NOT MORE THAN \$100,000.00 AND/OR IMPRISONED NOT MORE THAN FIVE(5) YEARS".

9. **FOR DECLARATIONS OF STATEMENTS:** FOR UNITED STATES FEDERAL CRIMINAL AND CIVIL VIOLATIONS UNDER 28 U.S.C. A& 1746 FOR DECLARATIONS OF STATEMENTS MADE UNDER PENALTIES OF PERJURY IN ACCORDANCE WITH THE UNITED STATES CODE.

10. IN THE COURSE OF THIS INVESTIGATION BY THE UNITED STATES FEDERAL BUREAU OF INVESTIGATION, IN CONJUNCTION WITH THE UNITED STATES DEPARTMENT OF JUSTICE/ REPRESENTATIVES(CLASSIFIED) AND THE OFFICE OF THE UNITED STATES ATTORNEY GENERAL FOR U.S. FEDERAL CRIMINAL PROSECUTION(CLASSIFIED), AND THE UNITED STATES SECURITIES & EXCHANGE COMMISSION'S ENFORCEMENT DIVISION(CLASSIFIED) IS PROPER OVER THIS SUBJECT-MATTER JURISDICTION FOR THE AFOREMENTIONED DEFENDANTS. JUSTICE IS TO PREVAIL AND TO DISCUSS WITH PERSONS INVOLVED IN THE DISPOSITION OF SUCH MATTERS BY CONSENT, BY SETTLEMENT AND/OR IN SOME OTHER MATTER. IT IS THE UNITED STATES FEDERAL POLICY; HOWEVER, THAT SUCH DISPOSITION OF ANY SUCH MATTERS MAY, EXPRESSLY AND/OR IMPLIED, EXTEND TO ANY CRIMINAL CHARGES THAT HAVE BEEN, AND/OR MAYBE BROUGHT AGAINST ANY SUCH PERSON AND/OR ANY RESPECTIVE RECOMMENDATION(S) WITH RESPECT THERETO. ACCORDINGLY, ANY SUCH PERSON INVOLVED IN THE ENFORCEMENT MATTER WHO CONSENTS, AND/OR AGREES TO CONSENT, TO ANY JUDGEMENT AND/OR DOES SOLELY FOR THE PURPOSE OF RESOLVING ANY SUCH CLAIMS AGAINST HIM OR HER IN THAT INVESTIGATION, CIVIL AND/OR ADMINISTRATIVE MATTER AND FOR THE PURPOSE OF RESOLVING ANY CRIMINAL CHARGES THAT HAVE BEEN OR MIGHT BE BROUGHT AGAINST HIM OR HER. THE UNITED STATES FEDERAL POLICY REFLECTS THE FACT THAT THE AUTHORITY AND/OR RESPONSIBILITY FOR INSTITUTING, CONDUCTING, SETTLING, AND/OR OTHERWISE DISPOSING OF CRIMINAL PROCEEDINGS IS VESTED WITH THE UNITED STATES DEPARTMENT OF JUSTICE (CLASSIFIED) AND THE OFFICE OF THE UNITED STATES OFFICE OF THE ATTORNEY GENERAL FOR UNITED STATES FEDERAL PROSECUTION(CLASSIFIED).

11. **AUTHORITY FOR SOLICITATION OF INFORMATION UNDER THE FREEDOM OF INFORMATION ACT, 5 U.S.C. 552(THE FOIA)** PROVIDES FOR DISCLOSURE OF INFORMATION TO THE PUBLIC AND/OR IN THIS LAWSUIT AGAINST THE AFOREMENTIONED DEFENDANTS KNOWINGLY AND WILLFULLY HAVING FALSIFIED, CONCEALED AND/OR COVERUPPED BY TRICK, SCHEME, AND DEVICE A MATERIAL FACT, AND/OR MADE FALSE, FICTITIOUS AND FRAUDULENT STATEMENTS AND REPRESENTATIONS UNDER THE PENALTIES OF PERJURY, AND MADE AND USED FALSE, FICTITIOUS AND FRAUDULENT STATEMENTS BY THE AFOREMENTIONED DEFENDANTS.

SPECIFICALLY, THE AFOREMENTIONED DEFENDANTS PURSUANT TO A SUBPEONA IS THAT AUTHORITY REQUIRING PRODUCTION OF INFORMATION AS SET FORTH IN A SUBPEONA BY THE UNITED STATES DISTRICT COURT FOR THE DISTRICT OF MARYLAND UNDER THE UNITED STATES FEDERAL JURISDICTION SUPERCEEDING ANY OTHER JURISDICTION.

IF YOU FAIL TO COMPLY WITH THE SUBPEONA, THE AUTHORITY VESTED MAY SEEK A COURT ORDER REQUIRING YOU TO DO S. IF SUCH AN ORDER IS OBTAINED AND YOU FAIL TO SUPPLY THE INFORMATION, THEN YOU MIGHT BE SUBJECT TO CIVIL AND/OR CRIMINAL SANCTIONS FOR CONTEMPT OF COURT.

12. WHERE THERE IS AN INDICATION(S) OF UNITED STATES FEDERAL CRIMINAL VIOLATION(S) OF UNITED STATES FEDERAL LAW(S) IN ACCORDANCE WITH THE UNITED STATES

SECURITIES & EXCHANGE COMMISSION'S ENFORCEMENT DIVISION(Classified) A PERPETUAL, EFFECTIVE 2007, UNITED STATES FEDERAL BUREAU OF INVESTIGATION'S FEDERAL PROTECTIVE ORDER, WITH AN INITIAL ASSIGNMENT OF FIVE(5) UNDERCOVER AGENTS (Classified) FOR THE PLAINTIFFS, IN CONJUNCTION WITH (1) THE UNITED STATES DEPARTMENT OF JUSTICE/REPRESENTATIVES(Classified), (2) THE UNITED STATES FEDERAL BUREAU OF INVESTIGATION(Classified) AND (3) THE OFFICE OF THE UNITED STATES ATTORNEY GENERAL(FOR FEDERAL CRIMINAL PROSECUTION OF THE AFOREMENTIONED DEFENDANTS(Classified)), IT IS UNDER THE UNITED STATES FEDERAL JURISDICTION WHETHER CIVIL AND/OR CRIMINAL IN NATURE AND WHETHER ARISING BY GENERAL STATUTE, AND/OR BY REGULATIONS,, RULES, AND/OR ISSUED PURSUANT THERETO. THE RELEVANT RECORDS IN THE UNITED STATES FEDERAL RECORDS IN THE SYSTEM OF RECORDS WOULD BE REFERRED TO THE AFOREMENTIONED UNITED STATES FEDERAL AGENCIES CHARGED WITH THE LEGAL RESPONSIBILITY OF INVESTING AND PROSECUTING SUCH VIOLATIONS AND CHARGED WITH THE ENFORCEMENT AND IMPLEMENTING THE STATUTES AND RULES, REGULATIONS AND ORDERS ISSUED PURSUANT THERETO.

13. THE AFOREMENTIONED DEFENDANTS ARE IN UNITED STATES FEDERAL CRIMINAL VIOLATION OF PLAINTIFFS' AMENDMENTS TO THE UNITED STATES CONSTITUTIONAL RIGHTS AND HAVE COMMITTED UNITED STATES FEDERAL CRIMES AGAINST THE FOLLOWING AMENDMENTS TO THE UNITED STATES CONSTITUTION AS SET FORTH:

THE FIRST AMENDMENT TO THE U.S. CONSTITUTION STATES, "CONGRESS SHALL MAKE NO LAW RESPECTING AN ESTABLISHMENT THEREOF; OR ABRIDGING THE FREEDOM OF SPEECH, OR OF THE PRESS, OR THE RIGHT OF THE PEOPLE PEACEABLY TO ASSEMBLE, AND TO PETITION THE GOVERNMENT FOR REDRESS OF GRIEVANCES".

THE FOURTH AMENDMENT TO THE U.S. CONSTITUTION STATES, "THE RIGHT OF THE PEOPLE TO BE SECURE IN THEIR PERSONS, HOUSES, PAPERS, A, AGAINST UNREASONABLE SEARCHES AND SEIZURES, SHALL NOT BE VIOLATED, AND NO WARRANTS SHALL BE ISSUED, BUT UPON PROBABLE CAUSE, SUPPORTED BY OATH OR AFFIRMATION, AND PARTICULARY DESCRIBING THE PLACE TO BE SEARCHED, AND THE PERONS OR THINGS TO BE SEIZED".

THE FIFTH AMENDMENT TO THE U.S. CONSTITUTION STATES, "NO PERSON SHALL BE HELD TO ANSWER FOR A CAPITAL, OR OTHERWISE INFAMOUS CRIME, UNLESS ON A PRESENTMENT OF A GRAND JURY...NOR SHALL ANY PERSON BE SUBJECT FOR THE SAME OFFENSE TO BE TWICE PUT IN JEOPARDY...., NOR SHALL BE COMPELLED IN ANY CRIMINAL CASE TO BE A WITNESS AGAINST HIMSELF, NOR BE DEPRIVED OF LIFE, LIBERTY, OR PROPERTY, WITHOUT DUE PROCESS OF THE LAW; NOR SHALL PROPERTY BE TAKEN FOR PUBLIC USE WITHOUT JUST COMPENSATION".

THE SIXTH AMENDMENT TO THE U.S. CONSTITUTION STATES, "IN ALL CRIMINAL PROSECUTIONS, THE ACCUSED SHALL ENJOY THE RIGHT TO A SP TRIAL, BY AN IMPARTIAL JURY OF THE STATE AND DISTRICT WHEREIN THE CRIME SHALL HAVE BEEN COMMITTED; WHICH DISTRICT SHALL HAVE BEEN PREVIOUSLY ASCERTAINED BY LAW, AND TO BE INFORMED OF THE NATURE AND CAUSE OF THE ACCUSATION AGAINST HIM; TO HAVE COMPULSORY PROCESS FOR OBTAINING WITNESSES IN HIS FAVOR, AND TO HAVE THE ASSISTANCE OF COUNCIL FOR HIS DEFENSE".

THE SEVENTH AMENDMENT TO THE U.S. CONSTITUTION STATES, "IN SUITS AT COMMON LAW, WHERE THE VALUE IN CONTROVERSY SHALL EXCEED TWENTY DOLLARS, THE RIGHT BY A JURY SHALL BE OTHERWISE RE-EXAMINED IN ANY COURT OF THE UNITED STATES, THAN ACCORDING TO THE RULES OF COMMON LAW".

THE EIGHTH AMENDMENT TO THE U.S. CONSTITUTION STATES, "EXCESSIVE BAIL SHALL NOT BE REQUIRED, NOR EXCESSIVE FINES IMPOSED, NOR CRUEL AND UNUSUAL PUNISHMENT INFLICTED".

THE NINTH AMENDMENT TO THE U.S. CONSTITUTION STATES, "THE ENUMERATION IN THE CONSTITUTION OF CERTAIN RIGHTS NOT BE CONSTRUED TO DENY OR DISPARAGE OTHERS RETAINED BY THE PEOPLE".

14. ON JULY 24, 1995, THE DEED OF TRUST WAS REFINANCED AT A LOWER INTEREST RATE WITH THE NOTE DTD JULY 24, 1995 STATED THE MONTHLY MORTGAGE PAYMENT TO BE AND ONLY TO BE FOR ONE AMOUNT ONLY \$680.74 THAT WAS FOR MONTHLY PAYMENT OF PRINCIPLE & INTEREST ONLY. THE REFINANCED DEED OF TRUST STATED THE BORROWER IN ONE NAME ONLY, DR. ROBERT A. KUZNER, JR., OWNER OF HIS HOME AT 2206 BUCK-NELL TER., SILVER SPRING, MD. 20902 AND STATED THE LENDER AS FIRST SAVINGS MORTGAGE CORP., A VIRGINIA CORP. ATTORNEY ANDREW FITZGERALD PREPARED AND EXECUTED THE REFINANCED DEED OF TRUST & NOTE THAT WAS FILED ON JULY 31, 1995 WITH THE CIRCUIT COURT OF MARYLAND FOR MONTGOMERY COUNTY.

15. ON JANUARY 13, 1999 FIRST SAVINGS MORTGAGE CORP., A VIRGINIA CORP. SOLD THE ASSIGNMENT OF MORTGAGE, WITH A BALANCE OF \$63,466.49, TO STANDARD MORTGAGE CORP. OF GEORGIA, A GEORGIA CORP. THEIR MORTGAGE WITH LOAN NO. 3000757686 WHOM DR. ROBERT A. KUZNER, SR. OF 1600 DALE DR., SILVER SPRING, MD. 20910 AUTHORIZED STANDARD MORTGAGE CORP. OF GEORGIA, A GEORGIA CORP., BY ELECTRONIC MONTHLY MORTGAGE PAYMENTS FOR AND ONLY FOR THE MONTHLY MORTGAGE PAYMENT OF \$680.74 FROM HIS CHECKING ACCOUNT USING STANDARD MORTGAGE CORP. OF GEORGIA, A GEORGIA CORP.'S LOAN NO. 3000757686.

16. ON JULY 2, 2002, DR. ROBERT A. KUZNER, SR. PASSED AWAY WITH THE CONTINUATION BY ELECTRONIC MONTHLY MORTGAGE PAYMENTS FOR AND ONLY FOR THE MONTHLY MORTGAGE PAYMENT OF \$680.74 FROM HIS CHECKING ACCOUNT. PLAINTIFF DR. ROBERT A. KUZNER, SR. OF 1600 DALE DR., WOODSIDE PARK, SILVER SPRING, MD. 20910 NEVER EVER HAD ANY WHATSOEVER LEGAL OBLIGATIONS, ETC. PER THE REFINANCED DEED OF TRUST DTD JULY 24, 1995 AND NO LEGAL OBLIGATIONS, ETC. PER THE NOTE DTD JULY 24, 1995 FOR ELECTRONIC MONTHLY MORTGAGE PAYMENTS FOR AND ONLY FOR THE MONTHLY MORTGAGE PAYMENT OF \$680.74 TO STANDARD MORTGAGE CORP. OF GEORGIA, A GEORGIA CORP. FOR AND ONLY FOR \$680.74.

17. ON NOVEMBER 8, 2003 STANDARD MORTGAGE CORP. OF GEORGIA, A GEORGIA CORP. SOLD THEIR ASSIGNMENT OF MORTGAGE WITH A BALANCE OF \$46,512.08 TO INDYMAC BANK, FSB (NOT TO BE CONFUSED LATER WITH INDYMAC "FEDERAL" BANK, FSB) WHOSE LOAN NO. 0200687, BUT WITHOUT AUTHORIZATION FROM THE PLAINTIFFS CHANGED THE LOAN NO. 0200687 TO LOAN NO. 3000757686 WITHOUT THE KNOWLEDGE AND AUTHORIZATION OF PLAINTIFF THE HONORABLE GERALDINE C. KUZNER OF 1600 DALE DR., WOODSIDE PARK, SILVER SPRING, MD. 20910 HAVING A JOINT BANKING ACCOUNT WITH HER HUSBAND, DR. ROBERT A. KUZNER, SR. WHO DIED ON JULY 2, 2002. WITHOUT THE KNOWLEDGE AND AUTHORIZATION FROM PLAINTIFF THE HONORABLE GERALDINE C. KUZNER OF 1600 DALE DR., WOODSIDE PARK, SILVER SPRING, MD. 20910, INDYMAC BANK, FSB ILLEGALLY USED STANDARD MORTGAGE CORP. OF GEORGIA, A GEORGIA CORP.'S LOAN NO. 3000757686 TO RECEIVE ELECTRONIC MONTHLY MORTGAGE PAYMENTS FOR AND ONLY FOR THE MONTHLY MORTGAGE PAYMENT OF \$680.74 IN LEGAL ACCORDANCE WITH THE NOTE DTD JULY 24, 1995. INDYMAC BANK, FSB BECAME INDYMAC BANK, FSB/HOME LOAN SERVICING.

18. ON JULY 11, 2008 INDYMAC BANK, FSB/HOME LOAN SERVICING, NOT TO BE CONFUSED WITH INDYMAC "FEDERAL" BANK, FSB/MORTGAGE SERVICES, WAS PERMANENTLY CLOSED BY THE FEDERAL DEPOSIT INSURANCE CORPORATION.

19. ON JULY 11, 2008 INDYMAC "FEDERAL" BANK, FSB/MORTGAGE SERVICES WAS CHARTERED BY THE FEDERAL DEPOSIT INSURANCE CORPORATION AS A "NEWLY" CHARTERED BANKING INSTITUTION (NOT TO BE CONFUSED WITH INDYMAC BANK, FSB/HOME LOAN SERVICING THAT WAS PERMANENTLY CLOSED ON JULY 11, 2008 by the federal deposit BY THE FEDERAL DEPOSIT INSURANCE CORP.)

20. ON MARCH 19, 2009 DEFENDANTS, ONE WEST BANK GROUP LLC CHAIRMAN & CHIEF EXECUTIVE OFFICER STEVEN MNUCHICHI AND CO-OWNER OF ONE WEST BANK GROUP LLC (WHO OWNS ONE WEST BANK, FSB WITH DEFENDANT JOSEPH OTTING AS ITS CHIEF EXECUTIVE OFFICER/NON OWNER) WAS ESTABLISHED ACCORDING TO THEIR JUNE 24, 2011 PRESS

RELEASE THAT STATED AS OF MARCH 19, 2009 ONE WEST BANK GROUP LLC CHAIRMAN & CHIEF EXECUTIVE OFFICER STEVEN MNUCHICHI AND CO-OWNER OF ONE WEST BANK GROUP LLC(WHO OWNS ONE WEST BANK, FSB) IS A "NEWLY-FORMED" AND "PRIVATELY-HELD THRIFT HOLDING COMPANY".

21. ON JUNE 24, 2010 THE DEFENDANTS, ONE WEST BANK GROUP LLC CHAIRMAN & CHIEF EXECUTIVE OFFICER STEVEN MNUCHICHI AND CO-OWNER OF ONE WEST BANK GROUP LLC(WHO OWNS ONE WEST BANK,FSB WITH JOSEPH OTTING AS ITS CHIEF EXECUTIVE OFFICER) PURCHASED FROM INDYMAC "FEDERAL" BANK, FSB(NOT TO BE CONFUSED WITH INDYMAC BANK, FSB CLOSED PERMANENTLY BY THE FEDERAL DEPOSIT INSURANCE CORP. ON JULY 11, 2008) THE NON-EXISTING ASSIGNMENT OF MORTGAGE OF PLAINTIFF DR. ROBERT A. KUZNER, JR. OF 2206 BUCKNELL TER., SILVER SPRING, MD. 20902 THAT UNDER THE GUIDELINES AND INSTRUCTIONS OF THE NOTE DTD JULY 24, 1995 AS OF JUNE 2, 2010 ONE WEST BANK, FSB EMBEZZLED MONIES FROM PLAINTIFF THE HONORABLE GERALDINE C. KUZNER'S CHECKING ACCOUNT IN ONE WEST BANK, FSB DEFENDANTS, STEVEN MNUCHICHI & JOSEPH OTTING, BANKING FRAUD SCAM, SCHEME, ETC. AND EXTORTION BANKING FRAUD AS DEPICTED BY EXHIBIT I IN THE AMOUNT OF \$39,888.41

ONE WEST BANK, FSB WITHOUT HAVING PURCHASED THE ASSIGNMENT OF MORTGAGE UNTIL AFTER THEIR BANKING FRAUD BY USING STANDARD MORTGAGE CORP. OF GEORGIA, A GEORGIA CORPORATION'S LOAN NO. 3000757686 TO ILLEGALLY & CRIMINALLY ACCESS THE UNAUTHORIZED CHECKING ACCOUNT OF PLAINTIFF THE HONORABLE GERALDINE C. KUZNER'S ELECTRONIC MONTHLY MORTGAGE PAYMENT TRANSFERS BY EMBEZZLING THESE MONIES FROM HER CHECKING ACCOUNT FOR (1) DEC. 2009 IN THE AMOUNT OF \$680.74, (2) JAN. 2010 IN THE AMOUNT OF \$680.74, (3) FEB. 2010 IN THE AMOUNT OF \$1,081.24, (4) MAR. 2010 IN THE AMOUNT OF \$1,081.24, (5) APR. 2010 IN THE AMOUNT OF \$1,380.10, (6) MAY 2010 IN THE AMOUNT OF \$1,380.10 AND (7) JUN. 2010 IN THE AMOUNT OF \$1,380.10 WHICH THE TOTALITY OF ONE WEST BANK, FSB DEFENDANTS, STEVEN MNUCHICHI & JOSEPH OTTING, EMBEZZLEMENT UNDER THE TERMS OF THE NOTE DTD JULY 24, 1995 APPLIED, IN CONJUNCTION WITH THE REFINANCED DEED OF TRUST DTD JULY 24, 1995 PAID OFF THE ASSIGNMENT OF MORTGAGE WITH A CREDIT BALANCE OF \$260.41 AS OF JUNE 2, 2010, ONE WEST BANK, FSB DEFENDANTS, STEVEN MNUCHICHI & JOSEPH OTTING, TOTALITY OF THEIR EMBEZZLEMENTS THAT WHEN ONE WEST BANK, FSB DEFENDANTS, STEVEN MNUCHICHI & JOSEPH OTTING, PURCHASED THE ASSIGNMENT FROM INDYMAC "FEDERAL" BANK, FSB AS THE FEDERAL DEPOSIT INSURANCE CORPORATION WAS THE HOLDER OF SAID DEED ON THE DATE OF JUNE 18, 2010. ONE WEST BANK, FSB DEFENDANTS, STEVEN MNUCHICHI & JOSEPH OTTING, FILED THEIR NON-EXISTING ASSIGNMENT OF MORTGAGE ON JULY 14, 2010 WITH THE CIRCUIT COURT OF MARYLAND FOR MONTGOMERY COUNTY AFTER PLAINTIFF DR. ROBERT A. KUZNER, JR. OF 2206 BUCKNELL TER., SILVER SPRING, MD. 20902 REFINANCED DEED OF TRUST DTD JULY 24, 1995.

22. PLAINTIFF THE HONORABLE GERALDINE C. KUZNER HAS NO LEGAL INVOLVEMENT AND NO LEGAL OBLIGATION TO THE REFINANCED DEED OF TRUST DTD JULY 24, 1995 AS WELL AS THE SUBJECT NOTE STATING THE MONTHLY MORTGAGE PAYMENT TO BE AND ONLY TO BE \$680.74; HOWEVER, ONE WEST BANK, FSB DEFENDANTS, STEVEN MNUCHICHI & JOSEPH OTTING, WITHOUT HAVING PURCHASED THE ASSIGNMENT OF MORTGAGE USED IN UNITED STATES FEDERAL CRIMINAL VIOLATIONS OF BANKING LAWS USED THE LOAN NO. 3000757686 OF STANDARD MORTGAGE CORPORATION OF GEORGIA, A GEORGIA CORPORATION WHO WERE SOLELY AND ONLY AUTHORIZED TO USE THAT LOAN NO. 3000757686 TO ACCESS THE CHECKING ACCOUNT OF PLAINTIFF DR. ROBERT A. KUZNER, SR. OF 1600 DALE DR., WOODSIDE PARK, SILVER SPRING, MD. 20910 FOR ELECTRONIC MONTHLY MORTGAGE PAYMENT TRANSFERS PER NOTE DTD JULY 24, 1995 WHOM STANDARD MORTGAGE CORP. OF GEORGIA, A GEORGIA CORP. THAT ON JANUARY 13, 1999 PURCHASED THE MORTGAGE ASSIGNMENT FROM FIRST SAVINGS MORTGAGE CORP., A VIRGINIA CORP. THE NOTE DTD JULY 24, 1995 STATES ONLY ONE AND ONLY ONE MONTHLY MORTGAGE PAYMENT OF \$680.74. PER EXHIBIT IV, ONE WEST BANK, FSB DEFENDANTS, STEVEN MNUCHICHI & JOSEPH OTTING, ON PAGE 1 OF 3 STATES ONE WEST BANK, FSB PURCHASED

BACKGROUND FACTS COMMON TO ALL COUNTS

ON JUNE 18, 2010, THE FEDERAL DEPOSIT INSURANCE CORP.'S AGENT BRYAN BLY AS THE HOLDER FOR SAID DEED OF TRUST & NOTE AS THE RECEIVER FOR INDYMAC FEDERAL BANK, FSB, SUCCESSOR TO INDYMAC BANK, FSB HAD DEFENDANT ONE WEST BANK, FSB STEVEN MNUCHICHI & DEFENDANT ONE WEST BANK, FSB JOSEPH OTTING PURCHASE THE FEDERAL DEPOSIT INSURANCE CORP.'S ASSIGNMENT OF DR. ROBERT A. KUZNER, JR.'S MORTGAGE WHICH DEFENDANT ONE WEST BANK, FSB STEVEN MNUCHICHI & DEFENDANT ONE WEST BANK, FSB JOSEPH OTTING IN THEIR EMBEZZLEMENT OF MONIES PRIOR TO THEIR PURCHASE OF A NON-EXISTING ASSIGNMENT OF DR. ROBERT A. KUZNER, JR.'S MORTGAGE ON JUNE 18, 2010 FROM THE ILLEGAL & CRIMINAL ACCESS TO PLAINTIFF GERALDINE C. KUZNER'S CHECKING ACCOUNT BY USING THE ILLEGAL & CRIMINAL LOAN NO. 3000757686 FROM STANDARD MORTGAGE CORP. OF GEORGIA TO ACCESS THE ELECTRONIC MONTHLY MORTGAGE PAYMENT TRANSFERS AUTHORIZED IN ACCORDANCE WITH THE DEED OF TRUST & NOTE FOR ONE AND ONLY ONE AMOUNT OF \$680.74 WHICH DEFENDANT ONE WEST BANK, FSB STEVEN MNUCHICHI & DEFENDANT ONE WEST BANK, FSB JOSEPH OTTING EXCEEDED THE AUTHORIZED AMOUNT OF \$680.74 AS THE ONLY LEGALLY AUTHORIZED MONTHLY MORTGAGE PAYMENT IN LEGAL ACCORDANCE WITH THE SAID "NOTE". IN ACCORDANCE WITH THE NOTE, THE EMBEZZLED MONIES WERE APPLIED TO THE OUTSTANDING PRINCIPLE AS COMPLETE PREPAYMENT OF THE PRINCIPLE WITH A CREDIT OF \$260.41 THAT INCREASED BY PLAINTIFF GERALDINE C. KUZNER WRITING A PERSONAL CHECK FOR \$1,939.31 FOR A TOTAL OVERPAYMENT OF THE ASSIGNMENT OF THE MORTGAGE BY A CREDIT OF \$2,199.72.

23. THE UNITED STATES FEDERAL CRIMINAL AND CIVIL JURISDICTION SUPERCEEDS THE STATE OF MARYLAND JURISDICTION & THE MONTGOMERY COUNTY JURISDICTION IN THESE UNITED STATES FEDERAL CRIMINAL & CIVIL MATTERS BEFORE THE UNITED STATES FEDERAL COURT JURISDICTIONS.

24. THE FEDERAL DEPOSIT INSURANCE CORP. AS RECEIVER OF INDYMAC FEDERAL BANK, FSB, A SUCCESSOR TO INDYMAC BANK, FSB (THAT FDIC PERMANENTLY CLOSED INDYMAC BANK, FSB ON JULY 11, 2008) AND AS OF DECEMBER 2009 THEIR ASSIGNMENT OF PLAINTIFF DR. ROBERT A. KUZNER, JR.'S ASSIGNMENT OF MORTGAGE BALANCE OF \$6,284.16. PRIOR TO DEC. 2009 THERE WERE NEVER ANY ESCROW ACCOUNTS FOR HOMEOWNER'S INSURANCE AS THE MARYLAND STATE CONDOMINIUM LAWS REQUIRES THE CONDOMINIUM ASSOCIATION TO DIRECTLY PAY HOMEOWNER'S CONDOMINIUM INSURANCE FOR EVERY HOMEOWNER. THE PROPERTY TAXES WERE PAID AFTER THE MARYLAND STATE PROPERTY TAX CREDITS WERE RECEIVED BY THE MONTGOMERY COUNTY, MD. FINANCE DEPARTMENT WITH DR. ROBERT A. KUZNER, JR. PAYING THE BALANCE OWED WITHOUT EVER PAYING A PENALTY FOR DELINQUENT PROPERTY TAX BALANCE PAYMENTS. DEFENDANT ONE WEST BANK, FSB DEFENDANT STEVEN MNUCHICHI & DEFENDANT ONE WEST BANK, FSB JOSEPH OTTING COLLABORATED A UNITED STATES FEDERAL CRIMINAL CONSPIRACY PLOT OF BANKING FRAUD AND BANKING EXTORTION WITH THREATENING TO FORECLOSE ON DR. ROBERT A. KUZNER, JR.'S HOME AT 2206 BUCKNELL TERRACE, SILVER SPRING, MD. 20902, IF PLAINTIFF DR. ROBERT A. KUZNER, JR. DIDN'T SIGN A LOAN MODIFICATION FORM AS DEFENDANT ONE WEST BANK, FSB STEVEN MNUCHICHI & DEFENDANT ONE WEST BANK, FSB JOSEPH OTTING WERE THREATENING TO FORECLOSE ON THE PROPERTY AS THEIR CRIMINAL CONSPIRACY TO COVERUP THEIR BANKING FRAUD & BANKING EXTORTION TACTICS CONTRIVING A BOGUS FRAUDULENT, FALSIFIED & FORGED EXTORTION AMOUNT OF \$39,888.91 AS THEY USE ANOTHER STATE OF PENNSYLVANIA FOR INTERSTATE STATE EXTORTION BY DEFENDANT MCCABE, WEISBERG & CONWAY, LLC TERRANCE MCCABE OF 123 SOUTH BROAD ST., PHILADELPHIA, PA. 19109 THAT FRAUDULENTLY FALSIFIED & FORGED EXHIBIT III STATING, "YOU HAVE BREACHED THE TERMS OF YOUR NOTE AND DEED OF TRUST BY FAILING TO MAKE PAYMENTS WHEN THEY BECOME DUE" WHICH ON JUNE 2, 2010 PLAINTIFF DR. ROBERT A. KUZNER, JR.'S ASSIGNMENT OF MORTGAGE WITH THE FEDERAL DEPOSIT INSURANCE CORP. WAS PAID IN FULL BY THE DEFENDANT ONE WEST BANK, FSB STEVEN MNUCHICHI & DEFENDANT ONE WEST BANK, FSB JOSEPH OTTING EMBEZZLEMENTS FROM PLAINTIFF GERALDINE C. KUZNER'S BY THEIR ILLEGAL & CRIMINAL ACCESS TO HER ELECTRONIC MONTHLY MORTGAGE PAYMENT TRANSFERS NEVER EVER AUTHORIZED WHO AFTER A BANK

FRAUD ALERT STOPPED ALL ELECTRONIC MONTHLY MORTGAGE PAYMENT TRANSFERS AS DEFENDANT ONE WEST BANK, FSB STEVEN MNUCHICHI & DEFENDANT ONE WEST BANK, FSB JOSEPH OTTING OF THEIR EMBEZZLED MONIES PER THE TERMS OF THE NOTE PAID IN FULL THE PRINCIPLE AS A PREPAYMENT WHO THEREAFTER ON JUNE 18, 2010 PURCHASED THE NON-EXISTING ASSIGNMENT OF DR. ROBERT A. KUZNER, JR.'S MORTGAGE FROM THE FEDERAL DEPOSIT INSURANCE CORP. AS THE RECEIVER FOR INDYMAC FEDERAL BANK, FSB, A SUCCESSOR TO INDYMAC BANK, FSB. WITH THE OVERPAYMENT OF A CREDIT BALANCE OF \$260.41. DEFENDANT ONE WEST BANK, FSB STEVEN MNUCHICHI & DEFENDANT ONE WEST BANK, FSB JOSEPH OTTING FILED THEIR NON-EXISTING ASSIGNMENT OF PLAIN-TIFF DR. ROBERT A. KUZNER, JR.'S MORTGAGE ON JULY 14, 2010 WITH THE CIRCUIT COURT OF MARYLAND FOR MONTGOMERY COUNTY AS STAMPED ON THEIR NON-EXISTING ASSIGNMENT OF MORTGAGE, EXHIBIT II, PAGE 1 OF 3.

25. DEFENDANT ONE WEST BANK, FSB STEVEN MNUCHICHI & DEFENDANT ONE WEST BANK, FSB JOSEPH OTTING WHO HIRED THEIR INTERSTATE UNITED STATES FEDERAL CRIMINAL CO-CONSPIRATOR, DEFENDANT ASSURANT FIELD ASSET SERVICES ROBERT COOPER AT 101 WEST LOUIS HENNA BLVD., AUSTIN TEXAS OR ROUND ROCK, TEXAS AS CONFIRMED BY DEFENDANT ASSURANT FIELD ASSET SERVICES THAT THE AFOREMENTIONED DEFENDANTS HIRED ASSURANT FIELD ASSET SERVICES AS EXHIBIT V, PAGES 1 THROUGH 7 STATED THE FOLLOWING (1) PAGE 1 OF 7 DTD DEC. 17, 2013 STATES, "NOTICE, FIELD ASSET SERVICES INSPECTED THIS PROPERTY(2206 BUCKNELL TER., S.S., MD.) AND FOUND IT TO BE VACANT OR ABANDONED. THE MORTGAGE HOLDER(DEFENDANT ONE WEST BANK, FSB STEVEN MNUCHICHI & DEFENDANT ONE WEST BANK, FSB JOSEPH OTTING WHO ARE NOT LEGALLY THE MORTGAGE HOLDER) HAS THE RIGHT AND DUTY TO PROTECT THIS PRO-PROPERTY. ACCORDINGLY, IT IS LIKELY THAT THE MORTGAGE HOLDER WILL HAVE THE PRO-PROPERTY SECURED AND/OR WINTERIZED WITHIN THE NEXT FEW DAYS(THE HOUSE IS HEATED). THEREFORE, IF THIS PROPERTY IS **NOT VACANT**, PLEASE CALL THE NUMBER BELOW IMMED-IATELY(FIELD ASSET SERVICES AT 512-589-8429). THIS PROPERTY IS NOT FOR SALE OR RENT BY FIELD ASSET SERVICES WHICH HAS A SCRIBBLED ERRONEOUS SIGNATURE, (2) PAGE 2 OF 7 DTD FEB. 18, 2014 TITLED ASSURANT FIELD ASSET SERVICES STA-TING, "IMPORTANT NOTICE ABOUT EVICTION", A PERSON WHO CLAIMS THE RIGHT TO POSSESS THIS PROPERTY BELIEVES THAT THIS PROPERTY IS ABANDONED. IF YOU ARE CURRENTLY, RESIDING IN THE PROPERTY, YOU MUST IMMEDIATELY CONTACT: ASSURANT FIELD ASSET SERVICES AT 101 WEST LOUIS HENNA BLVD., AUSTIN, TEXAS 78728 AT 512-589-8429. IF YOU DO NOT CONTACT THE PERSON LISTED ABOVE(NO PERSON LISTED ABOVE) WITHIN 15 DAYS AFTER THE DATE OF THIS NOTICE, THE PERSON(AFOREMENTIONED DEFENDANTS, STEVEN MNUCHICHI & JOSEPH OTTING) CLAIMING POSSESSION MAY CONSIDER THE PROPERTY ABANDONED AND SEEK TO SECURE THE PROPERTY, INCLUDING CHANGING THE LOCKS WITHOUT A COURT ORDER, (3) PAGE 3 OF 7 DTD FEB. 18, 2014 IS THE SAME AS PAGE 2 OF 7, (4) PAGE 4 OF 7 DTD MAR. 20, 2014 IS THE SAME AS PAGE 2 OF 7, (5) PAGE 5 OF 7 DTD MAY 15, 2014 IS THE SAME AS PAGE 2 OF 7, (6) PAGE 6 OF 7 WITH NO DATE IS THE SAME AS PAGE 1 OF 7 AND (7) PAGE 7 OF 7 DTD MAR. 31, 2014 AFTER ARBOR PROPERTIES BROKE INTO PLAINTIFF DR. ROBERT A. KUZ-NER, JR.'S HOME AT 2206 BUCKNELL TER., S.S., MD. 20902 TAPED PAGE 7 OF 7 TO THE INTERIOR WALL OF THE HOUSE'S FOYER WALL STATING, "WARNING! THIS PROPER-TY HAS BEEN WINTERIZED ON MAR. 31, 2014(WITH THE HOUSE BEING HEATED). THE WATER SUPPLY HAS BEEN SHUT OFF AND ANTIFRERZE ADDED INTO ALL(FOUR) TOILETS, SINKS AND TRAPS(SUBJECTING THE DOG TO BEING POISONED). DO NOT ATTEMPT TO TURN THE WATER ON AS DAMAGES TO THE PROPERTY CAN OCCUR. IF YOU ATTEMPT TO DE-WINTERIZE THIS PROPERTY WITHOUT FAS CONTRACTOR, YOU WILL BE HELD LIABLE FOR ANY PLUMBING/WATER DAMAGE.(THERE IS NO ADDRESS OR TELEPHONE NUMBER FOR ARBOR PROPERTIES AS ARBOR PROPERTIES IS NOT LISTED IN THE TELEPHONE DIRECTORY; HOWEVER, PLAINTIFF DR. ROBERT A. KUZNER, JR. CALLED ASSURANT FIELD ASSET SERVICES WHO PROVIDED NO ADDRESS AND NO TELEPHONE NUMBER FOR ARBOR PROPERTIES, BUT TRICKED ASSURANT FIELD ASSET SERVICES IN PROVIDING THE CELL PHONE NUMBER OF 301-892-7267 WHICH WHEN DIALED HAS A RECORDED MESSAGE TO LEAVE YOUR NAME & ADDRESS. ARBOR PROPERTIES IS PAID BY DEFENDANT ASSURANT FIELD ASSET SERVICES WHO HAS A POINT OF CONTACT WITH DEFENDANT ONE WEST BANK, FSB STEVEN MNUCHICHI & DEFENDANT ONE WEST BANK, FSB JOSEPH OTTING WHO IS "ARBOR PROPERTIES" WHO

AFTER INSIDE THE HOUSE CHANGED ALL THREE DEAD BOLT LOCKS WITH THE OLD LOCKS LEFT ON THE FOYER FLOOR AND PUT A LOCKBOX ON THE OUTSIDE OF THE FRONT DOOR KNOB CUT OFF BY PLAINTIFF DR. ROBERT A. KUZNER, JR. ONCE INSIDE THE HOUSE, ARBOR PROPERTIES VANDALIZED THE PROPERTY, FIRST DEGREE BURGLARY OF OVER \$70,00.00 IN PAINTINGS, ANTIQUES, JEWELRY, COIN COLLECTIONS & OTHER ASSETS WITHIN THE HOUSE. THE PLAINTIFF DR. ROBERT A. KUZNER, JR.'S 4TH AMENDMENT TO THE UNITED STATES CONSTITUTION (AS STATED IN THE U.S. FEDERAL JURISDICTION & VENUES) IN THE U.S. FEDERAL CRIMINAL BREAKIN OF PLAINTIFF DR. ROBERT A. KUZNER, JR.'S HOUSE ON MAR. 31, 2014.

26. THE UNITED STATES FEDERAL CRIMINAL AND CIVIL CRIMES COMMITTED BY DEFENDANT ONE WEST BANK, FSB STEVEN MNUCHICHI & DEFENDANT ONE WEST BANK, FSB JOSEPH OTTING FOR THEIR SUBJECT-MATTER UNITED STATES FEDERAL JURISDICTION UNDER THE UNITED STATES SECURITIES & EXCHANGE COMMISSION'S ENFORCEMENT DIVISION FOR THE PLAINTIFFS, IN CONJUNCTION WITH THE UNITED STATES FEDERAL BUREAU OF INVESTIGATION'S INTERSTATE BETWEEN THE STATES OF (1) CALIFORNIA, (2) TEXAS, (3) PENNSYLVANIA AND (4) MARYLAND INVESTIGATIONS BY ITS OFFICES IN (1) CALIFORNIA, (2) TEXAS, (3) PENNSYLVANIA AND (4) MARYLAND AND IN CONJUNCTION WITH THE UNITED STATES OFFICE OF THE ATTORNEY GENERAL FOR U.S. FEDERAL CRIMINAL PROSECUTION IN THE UNITED STATES FEDERAL COURT SYSTEM, IS PROPER OVER THIS ACTION PURSUANT TO SEC. 3(A)(47) OF THE U.S. SECURITIES & EXCHANGE ACT OF 1934, 15 U.S. SECURITIES & EXCHANGE COMMISSION'S INVESTOR PROTECTION ACT, SEC. 78C(A)(47) AS THE UNITED STATES FEDERAL BANKING AUTHORITY.

27. ON MARCH 19, 2009 DEFENDANT ONE WEST BANK LLC CHAIRMAN & CHIEF EXECUTIVE OFFICER STEVEN MNUCHICHI AND CO-OWNER OF ONE WEST BANK GROUP LLC (WHO OWNS ONE WEST BANK, FSB WITH DEFENDANT ONE WEST BANK, FSB JOSEPH OTTING) WAS ESTABLISHED ON MAR. 19, 2009 per their june 24, 2011 PRESS RELEASE THAT ONE WEST BANK LLC CHAIRMAN/CEO STEVEN MNUCHICHI AND CO-OWNER OF ONE WEST BANK GROUP LLC IS A NEWLY FORMED AND PRIVATELY HELD THRIFT HOLDING COMPANY LAUCHING ONE WEST BANK GROUP LLC AS A REGIONAL BANK FOCUSED ON RELATIONSHIP BANKING IN SOUTHERN CALIFORNIA ONLY!

28. DEFENDANT ONE WEST BANK, FSB STEVEN MNUCHICHI & DEFENDANT ONE WEST BANK, FSB JOSEPH OTTING HAVE CHANGED THE PLAINTIFF DR. ROBERT A. KUZNER, JR.'S NAME AS ROBERT KUZNER AND ROBERT KUZNER OF 1600 DALE DRIVE, SILVER SPRING, MD. 20910 . PLAINTIFF DR. ROBERT A. KUZNER, SR. WHO HAS NONE WHATSOEVER ANY LEGAL INVOLVEMENT WITH THE REFINANCED DEED OF TRUST & ITS NOTE DTD JULY 24, 1995 DIED ON JULY 2, 2002 WHO ONLY AUTHORIZED THE ELECTRONIC MONTHLY MORTGAGE PAYMENT TRANSFERS TO STANDARD MORTGAGE CORP. OF GEORGIA WHO ASSIGNED THEIR MORTGAGE LOAN NO. 3000757686 FOR THE AMOUNT PER NOTE FOR ONLY ONE AMOUNT OF \$680.74 WHO INDYMAC BANK, FSB UPON PURCHASING THE ASSIGNMENT OF MORTGAGE FROM STANDARD MORTGAGE CORP. OF GEORGIA ON NOV. 8, 2003 WITHOUT INDYMAC BANK, FSB NOTIFYING PLAINTIFF DR. ROBERT A. KUZNER, JR. OR TO ANY OTHER PLAINTIFF WITHOUT AUTHORIZATION USED LOAN NO. 3000757686 TO RECEIVE UNAUTHORIZED ELECTRONIC MONTHLY MORTGAGE PAYMENT TRANSFERS FROM DR. ROBERT A. KUZNER, SR.'S CHECKING ACCOUNT FOR \$680.74 WHO HAD NOT PROVIDED ANY NEW LOAN NUMBER FOR INDYMAC BANK, FSB REQUIRING NEW AUTHORIZATION FROM PLAINTIFF GERALDINE C. KUZNER'S JOINT CHECKING ACCOUNT WITH HER HUSBAND, DR. ROBERT A. KUZNER, SR.

THAT THE UNITED STATES DISTRICT COURT FOR THE DISTRICT OF MARYLAND PRELIMINARILY AND PERMANENTLY ENJOINS DEFENDANTS, (1) ONE WEST BANK, FSB STEVEN MNUCHICHI, (2) ONE WEST BANK, FSB JOSEPH OTTING, (2) MCCABE, WEISBERG & CONWAY LLC TERRANCE MCCABE, (2) ASSURANT FIELD ASSET SERVICES ROBERT COOPER AND ARBOR PROPERTIES WHOSE ACTUAL EXISTENCE IS IN QUESTION FROM THE CONTINUATION OF UNITED STATES FEDERAL CRIMINAL AND CIVIL COMMITTED UNITED STATES FEDERAL CRIMINAL AND CIVIL COMMITTED CRIMES AGAINST ALL PLAINTIFFS.

29. THE PLAINTIFFS INCORPORATE BY REFERENCES THE ALLEGATIONS SET FORTH IN PARAGRAPHS 1 THROUGH 28.

30. DEFENDANT ONE WEST BANK, FSB STEVEN MNUCHICI & DEFENDANT ONE WEST BANK, FSB JOSEPH OTTING ARE THE OWNERS OF ONE WEST BANK, FSB THAT IS A SMALL CALIFORNIA BASED BANK THAT PURCHASES BORROWERS' ASSIGNMENT OF MORTGAGES WITH A LOW PRINCIPLE BALANCE. THE PLAINTIFF DR. ROBERT A. KUZNER, JR.'S PRINCIPLE BALANCE IN DECEMBER 2009 OF APPROXIMATELY \$6,200.00 WHICH THE AUTOMATIC ELECTRONIC MONTHLY MORTGAGE PAYMENT TRANSFERS, PER REFINANCED DEED OF TRUST & NOTE(SPECIFYING MONTHLY MORTGAGE PAYMENTS TO BE AND ONLY TO BE \$680.74) DID JULY 24, 1995 AND WHICH, IN ACCORDANCE WITH THE DEED OF TRUST & NOTE, WOULD HAVE AUTOMATICALLY PAID OFF THE PRINCIPLE OF THE ASSIGNMENT OF THE MORTGAGE BEFORE THE DUE DATE OF AUGUST 1, 2010 IN ACCORDANCE WITH THE REFINANCED DEED OF TRUST & NOTE WHICH WERE FOR PAYMENTS ONLY FOR PRINCIPLE & INTEREST ONLY AND WHICH DR. ROBERT A. KUZNER, JR. AS BORROWER WAS TO PAY FOR PROPERTY TAXES AND UNDER MARYLAND STATE CONDOMINIUM LAW THE CONDOMINIUM ASSOCIATION PAID IN FULL THE HOMEOWNERS' HOME INSURANCE. WITHOUT THE KNOWLEDGE AND WITHOUT LEGAL AUTHORIZATION, DEFENDANT ONE WEST BANK, FSB STEVEN MNUCHICI & DEFENDANT ONE WEST BANK, FSB JOSEPH OTTING, WITHOUT THE PURCHASE OF THE ASSIGNMENT OF DR. ROBERT A. KUZNER, JR.'S MORTGAGE FROM THE FEDERAL DEPOSIT INSURANCE CORPORATION AS RECEIVER FOR INDYMAC FEDERAL BANK, FSB, SUCCESSOR TO INDYMAC BANK, FSB(PERMANENTLY CLOSED BY THE FEDERAL DEPOSIT INSURANCE CORP. ON JULY 11, 2008 WITH THE FEDERAL DEPOSIT INSURANCE CORP., ON JULY 11, 2008, AS THE RECEIVER FOR INDYMAC "FEDERAL" BANK, FSB(AS A "NEWLY" CHARTERED BANKING INSTITUTION). ON JUNE 18, 2010 THE FEDERAL DEPOSIT INSURANCE CORP. AS HOLDER OF DR. ROBERT A. KUZNER, JR.'S REFINANCED DEED OF TRUST & NOTE, WHICH IN ACCORDANCE WITH TERMS OF THE NOTE DEFENDANT ONE WEST BANK, FSB STEVEN MNUCHICI & DEFENDANT ONE WEST BANK, FSB JOSEPH OTTING EMBEZZLED, WITHOUT THE KNOWLEDGE AND LEGAL AUTHORIZATION FROM PLAINTIFF GERALDINE C. KUZNER(WHO HAD NONE WHATSOEVER ANY LEGAL INVOLVEMENT WITH THE DEED OF TRUST AND NOTE) BY USING ANOTHER PRIOR MORTGAGE CO.(STANDARD MORTGAGE CORP. OF GEORGIA'S LOAN NO. 3000757686 WHO HAD THE ASSIGNMENT OF DR. ROBERT A. KUZNER, JR.'S MORTGAGE FROM JANUARY 13, 1999 TO NOVEMBER 8, 2003 AND WHO INDYMAC BANK, FSB PURCHASED THIS ASSIGNMENT OF MORTGAGE ON NOVEMBER 8, 2003, BUT INDYMAC BANK, FSB(NOT TO BE CONFUSED WITH INDYMAC "FEDERAL" BANK, FSB) WAS PERMANENTLY CLOSED ON JULY 11, 2008 BY THE FEDERAL DEPOSIT INSURANCE CORP. AS RECEIVER FOR INDYMAC "FEDERAL" BANK, FSB, SUCCESSOR TO INDYMAC BANK, FSB).

31. ON JUNE 18, 2010 THE FEDERAL DEPOSIT INSURANCE CORP. AS RECEIVER FOR INDYMAC "FEDERAL" BANK, FSB, A SUCCESSOR TO INDYMAC BANK, FSB AND AS HOLDER OF DR. ROBERT A. KUZNER, JR.'S DEED OF TRUST & NOTE HAD THE ASSIGNMENT OF DR. ROBERT A. KUZNER, JR.'S MORTGAGE PURCHASED BY DEFENDANT ONE WEST BANK, FSB STEVEN & DEFENDANT ONE WEST BANK, FSB JOSEPH OTTING ON JUNE 18, 2010 THAT THEIR PURCHASE OF THE ASSIGNMENT OF MORTGAGE WAS FILED ON JULY 14, 2010 WITH THE CIRCUIT COURT OF MARYLAND FOR MONTGOMERY COUNTY, BUT DEFENDANT ONE WEST BANK, FSB STEVEN MNUCHICI & DEFENDANT ONE WEST BANK, FSB JOSEPH OTTING WHO PRIOR TO THEIR PURCHASE OF THE ASSIGNMENT OF MORTGAGE ON JUNE 18, 2010(PER THE TERMS OF THE DEED OF TRUST & THE TERMS OF THE NOTE WAS PAID OFF FROM THE MONIES EMBEZZLED FROM PLAINTIFF GERALDINE C. KUZNER'S CHECKING ACCOUNT BY USING STANDARD MORTGAGE CORP. OF GEORGIA'S AUTHORIZED LOAN NO. 3000757686 THAT OCCURRED FROM DEC. 2009 TO JUN. 1, 2010 BY ILLEGAL ACCESS TO HER ELECTRONIC MONTHLY MORTGAGE PAYMENT TRANSFERS WHO EXCEEDED THE NOTE AMOUNT FOR DEFENDANT ONE WEST BANK, FSB STEVEN MNUCHICI & DEFENDANT ONE WEST BANK, FSB JOSEPH OTTING TO CRIMINALLY & ILLEGALLY ESTABLISH FRAUDULENT, FALSIFIED & FORGED ESCROW ACCOUNTS FOR HOMEOWNER'S INSURANCE AND PROPERTY TAXES. DR. ROBERT A. KUZNER, JR.'S ASSIGNMENT OF MORTGAGE BALANCE OF PRINCIPLE WAS ABOUT \$6,200.00 AS OF DECEMBER 2009. WITHOUT DEFENDANT ONE WEST BANK, FSB STEVEN MNUCHICI & DEFENDANT ONE WEST BANK, FSB JOSEPH OTTING PURCHASING THE ASSIGNMENT OF DR. ROBERT A. KUZNER, JR.'S MORTGAGE BETWEEN THE EMBEZZLEMENT PERIOD FROM DEC. 2009 TO JUN. 1, 2010, THE TERMS OF THE NOTE PROVIDE THE BORROWER, DR. ROBERT A. KUZNER, JR. TO LEGALLY APPLY DEFENDANT ONE WEST BANK, FSB STEVEN MNUCHICI & DEFENDANT ONE WEST BANK, FSB JOSEPH OTTING OF THEIR EMBEZZLED

MONIES AS MY PAYMENT IN FULL TO REDUCE THE AMOUNT OF PRINCIPLE THAT I OWE UNDER THE NOTE WHICH UNDER THESE CIRCUMSTANCES DEFENDANT ONE WEST BANK, FSB MNUCHICI & DEFENDANT ONE WEST BANK, FSB JOSEPH OTTING OF THEIR EMBEZZLED FUNDS EXCEEDING THE PRINCIPLE BALANCED OWED PAID IN FULL WITH AN ACTUAL TO DATE CREDIT OF \$2,199.72(PER PARAGRAPH 22); HOWEVER, THE FEDERAL DEPOSIT INSURANCE CORP. HAD NO KNOWLEDGE OF THE UNITED STATES FEDERAL CRIMINAL BANKING FRAUD AND BANKING EXTORTION CRIMES BY DEFENDANT ONE WEST BANK, FSB STEVEN MNUCHICI & DEFENDANT ONE WEST BANK, FSB. JOSEPH OTTING WHO ON JUNE 18, 2010 THE FEDERAL DEPOSIT INSURANCE CORP.'S AGENT BRYAN BLY LEGALLY ALLOW DEFENDANT ONE WEST BANK, FSB STEVEN MNUCHICI & DEFENDANT ONE WEST BANK, FSB JOSEPH OTTING TO PURCHASE THE ASSIGNMENT OF DR. ROBERT A. KUZNER, JR.'S MORTGAGE WITH A NON-EXISTING PRINCIPLE BALANCE WITH A CREDIT BALANCE OF \$2,199.72.

32. PLAINTIFF DR. ROBERT A. KUZNER, SR.(DIED ON JULY 2, 2002) AUTHORIZED FROM HIS JOINT CHECKING ACCOUNT WITH WIFE, PLAINTIFF GERALDINE C. KUZNER FOR ELECTRONIC MONTHLY MORTGAGE PAYMENT TRANSFERS IN THE AMOUNT OF AND ONLY THE AMOUNT OF \$680.74 AS STATED ON THE REFINANCED DEED OF TRUST & NOTE, BOTH DTD JULY 24, 1995 EXECUTED BY ATTORNEY ANDREW FITZGERALD AND FILED BY ATTORNEY ANDREW FITZGERALD ON JULY 24, 1995 WITH THE CIRCUIT COURT OF MARYLAND FOR MONTGOMERY COUNTY. ONLY FIRST SAVINGS MORTGAGE CORP., A VIRGINIA CORP AND STANDARD MORTGAGE CORP. OF GEORGIA, A GEORGIA CORPORATION WITH THEIR LOAN NO. 3000757686 WERE AUTHORIZED LEGAL ACCESS TO THEIR JOINT CHECKING ACCOUNT FOR RECEIPT OF MONTHLY PAYMENTS. NEITHER PLAINTIFF DR. ROBERT A. KUZNER, SR. AND MRS. GERALDINE C. KUZNER HAD NO LEGAL INVOLVEMENT AND NO LEGAL OBLIGATIONS TO PAY THEIR SON, DR. ROBERT A. KUZNER, JR.'S MONTHLY MORTGAGE PAYMENTS IN THE AUTHORIZED AMOUNT OF \$680.74. PLAINTIFF MRS. GERALDINE C. KUZNER NEVER EVER LEGALLY AUTHORIZED ELECTRONIC MONTHLY MORTGAGE PAYMENT TRANSFERS TO INDYMAC "FEDERAL" BANK, FSB AND NEVER KNEW ABOUT DEFENDANT ONE WEST BANK, FSB STEVEN MNUCHICI & DEFENDANT ONE WEST BANK, FSB JOSEPH OTTING WHOSE BANK STATEMENTS FROM DEC. 2009 TO JUN. 1, 2010 REVEALED "ACH ONE WEST BANK MG PY" THAT IN JUNE 2010 THERE WAS STOP PAYMENTS TO ONE WEST BANK, FSB WHICH EXCEEDED THE NOTE AUTHORIZED AMOUNT OF \$680.74 THAT ONE WEST BANK, FSB STEVEN MNUCHICI & DEFENDANT ONE WEST BANK, FSB JOSEPH OTTING IN UNITED STATES FEDERAL CRIMINAL BANKING FRAUD AND BANKING EXTORTION OF MONIES TO FUND ERRONEOUSLY CONTRIVED ESCROW ACCOUNTS WITHOUT THE KNOWLEDGE AND LEGAL AUTHORIZATION FROM THE FEDERAL DEPOSIT INSURANCE CORP. AS RECEIVER OF INDYMAC "FEDERAL" BANK, FSB, A SUCCESSOR TO INDYMAC BANK, FSB AS THE HOLDER OF SAID DEED & NOTE WHOM DEFENDANT ONE WEST BANK, FSB STEVEN MNUCHICI & DEFENDANT ONE WEST BANK, FSB JOSEPH OTTING BEFORE THEIR PURCHASE ON JUNE 18, 2010 OF A NON-EXISTING PRINCIPLE OWED ON THE ASSIGNMENT OF DR. ROBERT A. KUZNER, JR.'S NON-EXISTING MORTGAGE PRINCIPLE OWED.

33. WHY DID DEFENDANT ONE WEST BANK, FSB STEVEN MNUCHICI & DEFENDANT ONE WEST BANK, FSB JOSEPH OTTING USE OTHER STATES OF (1) TEXAS, (2) PENNSYLVANIA AND (3) MARYLAND AS CO-CONSPIRATORS IN THEIR UNITED STATES FEDERAL CRIMINAL BANKING FRAUD AND EXTORTION CRIMES AS A RESULT OF DEFENDANT ONE WEST BANK, FSB STEVEN MNUCHICI & DEFENDANT ONE WEST BANK, FSB JOSEPH OTTING INVOLVING AT LEAST TWO STATE JURISDICTIONS REQUIRES THIS INTERSTATE CRIMINAL OPERATIONS TO BE UNDER THE UNITED STATES FEDERAL JURISDICTION INCLUDING (1) THE U.S. SECURITIES & EXCHANGE COMMISSION'S ENFORCEMENT DIVISION, (2) THE UNITED STATES FEDERAL BUREAU OF INVESTIGATION'S OFFICE IN THE STATES OF (a) CALIFORNIA, (b) TEXAS, (c) PENNSYLVANIA AND (d) MARYLAND, (3) THE U.S. DEPARTMENT OF JUSTICE/REPRESENTATIVES, (4) THE UNITED STATES OFFICE OF THE ATTORNEY GENERAL FOR U.S. FEDERAL PROSECUTION AND (5) ETC.

34. THE PLAINTIFFS ARE SEEKING A CLAIM FOR RELIEF OF PHYSICAL DAMAGES AND MENTAL PAIN/SUFFERING PLUS PUNITIVE DAMAGES FOR EACH COUNT IN THE AMOUNT

OF 1 MILLION DOLLARS FOR EACH COUNT PROPRATED AT (1) 90% FOR DEFENDANT ONE WEST BANK, FSB AND DEFENDANT ONE WEST BANK, FSB JOSEPH OTTING AT 50% EACH, (2) 9% FOR DEFENDANT McCABE, WEISBERG & CONWAY, LLC TERRANCE McCABE AND (3) 1% FOR DEFENDANT ASSURANT FIELD ASSET SERVICES ROBERT COOPER.

PLAINTIFFS INCORPORATE BY REFERENCE THE ALLEGATIONS SET FORTH IN PARAGRAPHS 1 THROUGH 34.

35. COUNT I, CONSPIRACY TO COMMIT LEGAL MALPRACTICE AGAINST PLAINTIFFS.

PLAINTIFFS INCORPORATE BY REFERENCE THE ALLEGATIONS SET FORTH IN PARAGRAPHS 1 THROUGH 35.

35. COUNT II, CONSPIRACY TO COMMIT EMBEZZLEMENT OF MONIES FROM UNAUTHORIZED CHECKING ACCOUNTS BY ELECTRONIC MONTHLY MORTGAGE PAYMENT TRANSFERS & EXCEEDING THE LEGAL AMOUNT OF \$680.74.

PLAINTIFFS INCORPORATE BY REFERENCE THE ALLEGATIONS SET FORTH IN PARAGRAPHS 1 THROUGH 35

36. COUNT III, CONSPIRACY TO COMMIT BANKING FRAUD TO ESTABLISH BOGUS ESCROW ACCOUNTS FOR NON-EXISTING HOMEOWNER'S INSURANCE COSTS EXCEEDING THE PRINCIPLE BALANCE OF MORTGAGE WITHOUT LEGAL AUTHORITY.

PLAINTIFFS INCORPORATE BY REFERENCE THE ALLEGATIONS SET FORTH IN PARAGRAPHS 1 THROUGH 36.

37. COUNT IV, CONSPIRACY TO COMMIT BANKING FRAUD TO ESTABLISH BOGUS ESCROW ACCOUNT FOR NON-EXISTING DELINQUENT PAYMENT OF PROPERTY TAXES.

38. COUNT V, CONSPIRACY TO COMMIT EXTORTION FROM FRAUDULENT, FALSIFIED & FORGED BANKING FRAUD.

PLAINTIFFS INCORPORATE BY REFERENCE THE ALLEGATIONS SET FORTH IN PARAGRAPHS 1 THROUGH 38.

39. COUNT VI, CONSPIRACY TO THREATEN FORECLOSURE, IF A LOAN MODIFICATION FORM IS NOT SUBMITTED TO ONE WEST BANK, FSB AS THEIR CRIMINAL COVERUP FOR BANKING FRAUD.

PLAINTIFFS INCORPORATE BY REFERENCE THE ALLEGATIONS SET FORTH IN PARAGRAPHS 1 THROUGH 39.

40. COUNT VII, CONSPIRACY TO COMMIT FIRST DEGREE BURGLARY.

PLAINTIFFS INCORPORATE BY REFERENCE THE ALLEGATIONS SET FORTH IN PARAGRAPHS 1 THROUGH 40.

41. COUNT VIII, CONSPIRACY TO COMMIT STRUCTURAL DAMAGES AS A RESULT OF BREAK-ING AND ENTRY.

PLAINTIFFS INCORPORATE BY REFERENCE THE ALLEGATIONS SET FORTH IN PARAGRAPHS 1 THROUGH 41.

42, COUNT IX, CONSPIRACY TO COMMIT FIRST DEGREE MURDER BY POURING ANTI-FREEZE IN TOILETS(FOUR), SINKS (SIX), AND TRAPS(TWO)

PLAINTIFF INCORPORATES BY REFERENCE THE ALLEGATIONS SET FORTH IN PARAGRAPHS 1 THROUGH 42.

43. COUNT X, CONSPIRACY TO COMMIT FIRST DEGREE THEFT, AFTER BREAKING & ENTRY, OF PAINTINGS, ART WORKS, JEWELRY, COIN COLLECTIONS, ETC. EXCEEDING \$100,000.00

PLAINTIFF INCORPORATES BY REFERENCE THE ALLEGATIONS SET FORTH IN PARAGRAPHS 1 THROUGH 43.

44. COUNT XI, CONSPIRACY TO COMMIT OWNERSHIP OF HOUSE BY THREATENING & DOING THE CHANGING OF THREE DEAD BOLTS ON FRONT DOOR WITH LOCKBOX ON FRONT DOOR KNOB TO LOCK OWNER OUT OF HIS HOME(100% OWNED).

PLAINTIFF INCORPORATES BY REFERENCE THE ALLEGATIONS SET FORTH IN PARAGRAPHS 1 THROUGH 44.

45. COUNT XII, CONSPIRACY TO COMMIT STALKING OF HOUSE.

PLAINTIFFS INCORPORATE BY REFERENCE THE ALLEGATIONS SET FORTH IN PARAGRAPHS 1 THROUGH 45.

46. COUNT XIII, CONSPIRACY TO COMMIT HARASSMENT.

PLAINTIFFS INCORPORATE BY REFERENCE THE ALLEGATIONS SET FORTH IN PARAGRAPH 1 THROUGH 46.

47. COUNT XIV, CONSPIRACY TO COMMIT WHATEVER HARM AND DANGER

PLAINTIFFS INCORPORATE BY REFERENCE THE ALLEGATIONS SET FORTH IN PARAGRAPHS 1THROUGH 47.

48. COUNT XV, CONSPIRACY TO COMMIT VIOLATIONS TO THE FIRST AMENDMENT OF THE U.S. CONSTITUTIONAL RIGHTS OF PLAINTIFFS.

PLAINTIFFS INCORPORATE BY REFERENCE THE ALLEGATIONS SET FORTH IN PARAGRAPHS 1 THROUGH 48.

49. COUNT XVI, CONSPIRACY TO COMMIT VIOLATIONS TO THE FOURTH AMENDMENT OF THE U.S. CONSTITUTIONAL RIGHTS OF PLAINTIFFS.

PLAINTIFFS INCORPORATE BY REFERENCE THE ALLEGATIONS SET FORTH IN PARAGRAPHS 1 THROUGH 49.

50. COUNT XVII, CONSPIRACY TO COMMIT VIOLATIONS TO THE FIFTH AMENDMENT OF THE U.S. CONSTITUTIONAL RIGHTS OF PLAINTIFFS.

PLAINTIFFS INCORPORATE BY REFERENCE THE ALLEGATIONS SET FORTH IN PARAGRAPHS 1 THROUGH 50.

51. COUNT XVIII, CONSPIRACY TO COMMIT VIOLATIONS TO THE SIXTH AMENDMENT TO THE U.S. CONSTITUTIONAL RIGHTS OF PLAINTIFFS.

PLAINTIFFS INCORPORATE BY REFERENCE THE ALLEGATIONS SET FORTH IN PARAGRAPHS 1 THROUGH 51.

52. COUNT XIX, CONSPIRACY TO COMMIT VIOLATIONS TO THE SEVENTH AMENDMENT TO THE U.S. CONSTITUTIONAL RIGHTS OF PLAINTIFFS.

PLAINTIFFS INCORPORATE BY REFERENCE THE ALLEGATIONS SET FORTH IN PARAGRAPHS 1 THROUGH 52.

53. COUNT XX, CONSPIRACY TO COMMIT VIOLATIONS TO THE EIGHTH AMENDMENT OF

THE U.S. CONSTITUTIONAL RIGHTS OF PLAINTIFFS.

PLAINTIFFS INCORPORATE BY REFERENCE THE ALLEGATIONS SET FORTH IN PARAGRAPHS 1 THROUGH 53.

54. COUNT XXI, CONSPIRACY TO COMMIT VIOLATIONS AGAINST THE NINETH AMENDMENT OF THE U.S. CONSTITUTIONAL RIGHTS OF PLAINTIFFS.

PLAINTIFFS INCORPORATE BY REFERENCE THE ALLEGATIONS SET FORTH IN PARAGRAPHS 1 THROUGH 54.

55. COUNT XXII, CONSPIRACY TO COMMIT BANKING FRAUD BY REFUSAL TO ACCEPT PAYMENT IN FULL AS THE PRINCIPLE BALANCE PAYOFF VS. ERRONEOUS EXTORTION CHARGES TO BE PAID FIRST OF \$38,9999.72 TO EXTEND THE MORTGAGE PAST DUE DATE TO INCREASE THESE EXTORTION AMOUNTS VS. THE PAYOFF OF THE PRINCIPLE OF THE ASSIGNMENT OF MORTGAGE.

PLAINTIFFS INCORPORATE BY REFERENCE THE ALLEGATIONS SET FORTH IN PARAGRAPHS 1 THROUGH 55.

56. COUNT XXIII, THE CONSPIRACY TO COMMIT EXTORTION AS IN EXHIBIT III NEVER REFERENCES OR STATES THE NAMES OF DEFENDANT ONE WEST BANK, FSB STEVEN MNUCHICHI & DEFENDANT ONE WEST BANK, FSB JOSEPH OTTING, BUT FRAUDULENTLY FALSIES AND FORGES THEIR CLAIM THAT YOU, PLAINTIFF DR. ROBERT A. KUZNER, JR. WHO LIVES FOR THE LAST THIRTY-FIVE YEARS AT HIS HOME (COMPLETELY PAID OFF AS JUNE 1, 2010, HAVE BREACHED THE TERMS OF YOUR NOTE & DEED OF TRUST BY FAILING TO MAKE PAYMENTS WHICH IS A FRAUDULENT, FALSIFIED & FORGED DOCUMENT FROM DEFENDANT McCABE, WEISBERG & CONWAY LLC TERRANCE McCABE WHO STATE THEY ARE A DEBT COLLECTOR WHO HAS NONE WHATSOEVER LEGAL ENTITLEMENT TO REPRESENT THESE DEFENDANTS WHO ALSO HAVE NO LEGAL ENTITLEMENT OVER THIS MATTER.

PLAINTIFFS INCORPORATE BY REFERENCE THE ALLEGATIONS SET FORTH IN PARAGRAPHS 1 THROUGH 56.

57. COUNT XXIV, CONSPIRACY TO COMMIT BANKING FRAUD AND BANKING EXTORTION SCAMS, SCHEMES, ETC. BY DEFENDANT ONE WEST BANK, FSB STEVEN MNUCHICHI & DEFENDANT ONE WEST BANK, FSB JOSEPH OTTING WHO PURCHASED A NON-EXISTING ASSIGNMENT OF DR. ROBERT A. KUZNER, JR. 'S MORTGAGE BY THE TERMS OF THE NOTE & DEED OF TRUST ON JUNE 18, 2010 AS IN THEIR DOCUMENTS, EXHIBIT II, PAGES 1 THROUGH 3 CLEARLY STATES THE AFOREMENTIONED DEFENDANTS HAD NOT PURCHASED THE REFINANCED DEED OF TRUST & NOTE UNTIL JUNE 18, 2010 FROM THE HOLDER OF THE DEED & NOTE, THE FEDERAL DEPOSIT INSURANCE CORPORATION'S AGENT BRYAN BLY WHOSE SIGNATURE IS ON PAGE 2 OF EXHIBIT II THAT STATES FDIC AS RECEIVER FOR INDYMAC FEDERAL BANK, FSB, A SUCCESSOR TO INDYMAC BANK, FSB PERMANENTLY CLOSED ON JULY 11, 2008. WITHOUT ANY WHATSOEVER LEGAL AUTHORITY HAVE NEVER HAD ANY LEGAL AUTHORITY WHATSOEVER BY DEFENDANT ONE WEST BANK, FSB STEVEN MNUCHICHI & DEFENDANT ONE WEST BANK, FSB JOSEPH OTTING WHO HAVE NEVER HAD ANY LEGAL ENTITLEMENT, BUT HAVE AN ELABORATE SCAM, SCHEME, ETC. TO EMBEZZLE OTHER VICTIMS MONIES TO FINANCE THEIR CONSPIRACY OF AN ERRONEOUS EXTORTION SCAM WITH THREATENING VICTIMS OF FORECLOSURE WHO CONJURE UP FRAUDULENT, FALSIFIED & FORGED HOMEOWNER'S INSURANCE SCAMS WITH NO POLICIES/COVERAGE LIMITS WITH THEIR EXPLANATION TO PROVIDE THEM WITH YOUR INSURANCE POLICY FOR A CREDIT OF YEARLY COVERAGE PREMIUM EXCEEDING THE PRINCIPLE BALANCE OF A MORTGAGE. FOR THIS COUNT XXIV, DEFENDANT ONE WEST BANK, FSB STEVEN MNUCHICHI & DEFENDANT ONE WEST BANK, FSB JOSEPH OTTING ARE PERSONALLY SUED FOR \$15 MILLION DOLLARS CONJURING UP THE NAME OF ONE WEST BANK, FSB AS THE OWNER OF INDYMAC FEDERAL BANK, FSB ON THEIR FRAUDULENT, FALSIFIED & FORGED BANK STATEMENTS WHICH ARE IN COMPLETE UNITED STATES FEDERAL CRIMINAL CONSPIRACY PLOT OF CONTRIVED BOGUS

ESCROW ACCOUNTS TO USE THESE MONIES FROM THESE BOGUS ESCROW ACCOUNTS, INTEREST FREE, AS PAYMENTS TO FINANCE THEIR NON-EXISTING CONTRIVED HOMEOWNER'S INSURANCE POLICIES TO USE THESE MONIES, EMBEZZLEMENTS OF BANKING FRAUD, EXTORTION, ETC.

PLAINTIFFS INCORPORATE BY REFERENCE THE ALLEGATIONS SET FORTH IN PARAGRAPHS 1 THROUGH 57.

58. COUNT XXV, CONSPIRACY TO COMMIT BANKING FRAUD AS INDICATED IN EXHIBIT II, PAGES 1 & 2 CLEARLY STATES THAT DEFENDANT ONE WEST BANK, FSB STEVEN MNUCHICHI & DEFENDANT ONE WEST BANK, FSB JOSEPH OTTING FILED THEIR PURCHASE, ON JUNE 18, 2010, OF THE ASSIGNMENT OF DR. ROBERT A. KUZNER, JR.'S (NON-EXISTING) MORTGAGE FROM THE FEDERAL DEPOSIT INSURANCE CORPORATION AS RECEIVER OF INDYMAC FEDERAL BANK, FSB, SUCCESSOR TO INDYMAC BANK, FSB WHICH BY THEIR OWN ADMISSION IN EXHIBIT II, PAGES 1 THROUGH 3 CLEARLY STATES THAT BY UNITED STATES FEDERAL BANKING LAWS THE DEFENDANT ONE WEST BANK, FSB STEVEN MNUCHICHI & DEFENDANT ONE WEST BANK, FSB JOSEPH OTTING WHO WITHOUT ANY LEGAL ENTITLEMENT TO PLAINTIFF DR. ROBERT A. KUZNER, JR.'S REFINANCED DEED OF TRUST & NOTE, BY LAW, MUST BY LAW USE THEIR EMBEZZLED MONIES FROM PLAINTIFF MRS. GERALDINE C. KUZNER'S CHECKING ACCOUNT TO PROVIDE THESE EMBEZZLED MONIES OVER TO THE FEDERAL DEPOSIT INSURANCE CORPORATION AS THE RECEIVER FOR INDYMAC FEDERAL BANK, FSB, A SUCCESSOR TO INDYMAC BANK, FSB THAT AS PREPAYMENTS TO THEIR OWNERSHIP OF THE ASSIGNMENT OF DR. ROBERT A. KUZNER, JR.'S MORTGAGE TO REDUCE THE PRINCIPLE BALANCE TO A COMPLETE CREDIT BALANCE OF \$2,199.72 OWED TO PLAINTIFF DR. ROBERT A. KUZNER, JR. WHOM THE FEDERAL DEPOSIT INSURANCE CORPORATION HAD NO KNOWLEDGE OF THEIR WIDE-SPREAD EXTORTION OF ILLEGAL & U.S. FEDERAL CRIMINAL COMMITTED CRIMES. THE FEDERAL DEPOSIT INSURANCE CORPORATION MUST INVESTIGATE THE AFOREMENTIONED DEFENDANTS AND PERMANENTLY CLOSE ONE WEST BANK, FSB AS FDIC PERMANENTLY CLOSED INDYMAC BANK, FSB (NOT TO BE CONFUSED WITH INDYMAC FEDERAL BANK, FSB AS A NEWLY BANKING INSTITUTION IN JULY 11, 2008).

SINCERELY SUBMITTED, *Dr. Robert A. Kuzner Jr.*

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THE U.S. SECURITIES & EXCHANGE COMMISSION'S ENFORCEMENT DIVISION

THE U.S. DEPARTMENT OF JUSTICE/REPRESENTATIVES

THE U.S. FEDERAL BUREAU OF INVESTIGATION

THE U.S. OFFICE OF THE ATTORNEY GENERAL

CERTIFICATE OF SERVICE

I, DR. ROBERT A. KUZNER, JR. OF 2206 BUCKNELL TERRACE,
SILVER SPRING, MARYLAND 20902, MAILED A COPY OF THIS LAWSUIT
TO EACH DEFENDANT BY PREPAID FIRST CLASS MAIL WITH
A SIGNATURE IS REQUIRED BY CERTIFIED REGISTERED MAIL.

SINCERELY,

REQUEST FOR TRIAL JURY

SINCERELY,